

DOCUMENT RESUME

ED 126 826

HE 008 144

TITLE California Student Resource Survey, No. 2.
INSTITUTION California State Student Aid Commission,
Sacramento.
PUB DATE Aug 76
NOTE 182p.
AVAILABLE FROM California Student Aid Commission, 1410 Fifth Street,
Sacramento, California 95814.
EDRS PRICE MF-\$0.83 HC-\$10.03 Plus Postage.
DESCRIPTORS Educational Finance; Family Income; Federal Aid;
*Financial Support; Higher Education;
Noninstructional Student Costs; *Post Secondary
Education; Scholarships; *Student Characteristics;
Student Employment; *Student Financial Aid; Student
Loan Programs; *Student Needs; *Surveys; Tuition
Grants
IDENTIFIERS *California

ABSTRACT

Information on California Colleges and Universities is presented to add to the understanding of postsecondary education and help to plan and to decide more effectively concerning student financial aid programs and policies. A survey was made of students of California state and private community colleges, and colleges and universities. Examined are the personal, educational, and financial characteristics of the students. Included are racial, marital and veteran status; academic standards and satisfaction; noninstructional expenses; and source of financial support. (KE)

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student Resource Survey

number 2

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CALIFORNIA STUDENT RESOURCE SURVEY

NUMBER 2

Prepared for the California Student Aid Commission

By

Brookdale Associates

August, 1976

STATE OF CALIFORNIA

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CHAPTER I

INTRODUCTION

~~The Student Resource Survey was conducted by the California Student Aid Commission in cooperation with the University of California, California State University and Colleges, California community colleges, and the Association of Independent California Colleges and Universities as part of the continuing research efforts of the Commission. It replicates a similar study conducted by the Commission in the 1971-72 academic year and published in the fall of 1972.~~

~~The study was conducted by William D. Van Dusen of Brookdale Associates, who wrote the report. Data analysis was provided by Edmund C. Jacobson of the staff of the College Entrance Examination Board.~~

~~The Commission conducts various research projects. In addition to the Student Resource Survey, it periodically conducts an Institutional Student Financial Aid Resources Survey, regular evaluations of its own programs, and special projects upon request of the Governor or the Legislature. It is currently developing a Master Plan for the Administration and Coordination of Publicly Funded Student Financial Aid in California at the request of the Legislature. It is hoped that through these research efforts the Governor, the Legislature, and each of the segments of postsecondary education in California will have a data base on which to make evaluations of state, segmental, and institutional efforts in the area of student financial aid. Through its research programs it is hoped that the Commission will be able to:~~

1. Answer the request of the Governor for more information concerning the status of student financial aid in the state.
2. Provide information to the Legislature concerning the status of student financial aid in the state.
3. Be able to assess changing patterns of educational opportunities, student economics, student financial aid, etc.
4. Provide information concerning the characteristics of students in each of the segments of higher education.
5. Provide information which will be helpful in analyzing federal and state student financial aid programs.
6. Provide measurements as to the extent to which educational opportunities are open to minority and/or low-income students.

There is no attempt to draw conclusions in the study and consequently, no attempt to make policy recommendations. However, it is hoped that

the study will add to the total understanding of this phase of post-secondary education and help all interested parties to plan and decide more effectively concerning student financial aid programs and policies.

Because of differences in sample size and techniques among the four segments, the report requires extremely cautious interpretation of data comparing the segments. In particular, comparisons between the University of California and the California State University and Colleges should not be made because all campuses of the University of California participated in the survey whereas only two campuses of the California State University and Colleges participated. Because of problems of timing in the study, the State University and Colleges were not able to bring more campuses into the survey.

We think the principal value of the survey lies in providing an overall statistical basis for projecting future programs and policies, and providing segments with a basis for appraising themselves.

This report is a joint project conducted in cooperation with the four segments of postsecondary education. The responsibility for its content is with the staff of the California Student Aid Commission.

CHAPTER II

DATA COLLECTION AND ANALYSIS

The data in the study were collected through the Student Resource Survey of the College Entrance Examination Board. The Student Resource Survey (SRS) is a data collection and analysis system developed by the College Board to assist institutions and agencies in studies of the methods students use to finance the costs of postsecondary education. The SRS collects information directly from students. The basic instrument is a sixty-four item questionnaire which is administered anonymously (a copy is included in Appendix B). Since it is an anonymous instrument it is not possible to conduct any follow-up for missing data, and no information is available about students who chose not to participate in the survey.

In December 1974, representatives of the Commission and the four segments met to discuss the study. It was agreed that each of the segment offices would be responsible for selection of the institutions or campuses to participate, for distributing the questionnaires, and for follow-up to assure that they were completed.

At the University of California the schedule allowed the questionnaires to be included with registration materials, and the university decided to survey all students. Completed questionnaires were returned to the university and keypunched. From among the total SRS forms returned the University of California prepared a sample of 3,067 full-time undergraduate students for use by the Commission in this study.

At the California State University and Colleges the registration schedule made it impossible to survey all of the campuses. The California State University and Colleges Office of Research selected the campuses at Humboldt and Los Angeles to participate because their schedules made it possible to include a sample of students representative of the entire segment. Questionnaires were distributed with the registration materials at these two campuses, returned to the Chancellor's Office, and keypunched. A sample of 2,726 full-time undergraduate students was drawn for the Commission's use in the study.

The Office of the Chancellor of the California Community Colleges identified the following twelve campuses as representative of the system:

Cabrillo	Merced
Chabot	Mt. San Jacinto
East Los Angeles	Orange Coast
Glendale	Pasadena
Imperial	San Francisco
Marin	Ventura

The specialists in the Student Personnel Services Unit of the Chancellor's Office were assigned to oversee the survey. Each of the participating community colleges was instructed to administer the SRS instru-

ment to a locally-selected sample representing eight percent of its current enrollment. In most instances the questionnaire was administered to students during class meetings. A total of 8,683 questionnaires was completed and returned to the College Entrance Examination Board where they were keypunched. From among that return all students who were not full-time undergraduates were eliminated, and a proportional sample of the returns from each institution was drawn so that the returns were weighted in proportion to the estimated enrollment of full-time undergraduates among those institutions. The final sample included 4,735 full-time undergraduates from these community colleges.

Participation by the independent colleges was voluntary. The Association of Independent California Colleges and Universities communicated with the presidents at each of its member institutions to secure their participation. The following institutions agreed to participate and administered the SRS to students:

California Institute of Technology	Pomona College
Claremont Men's College	St. Mary's College of California
College of Notre Dame	San Francisco Conservatory of Music
Dominican College	Scripps College
Immaculate Heart College	Southern California College
Loyola-Marymount University	Stanford University
Mills College	U. S. International University
Mt. Saint Mary's College	University of Redlands
Northrop University	University of San Diego
Occidental College	University of San Francisco
Pacific Union College	Westmont College
Pepperdine University	Whittier College

The participating institutions were asked to select a sample of ten percent of their student body with a minimum sample of 100 students. The returns from the institutions were forwarded to the College Entrance Examination Board where they were keypunched. The number of completed questionnaires was somewhat lower than expected and it was not possible to construct a weighted sample proportionate to the enrollment at the participating institutions without reducing the number to an unacceptable level. As a consequence all of the questionnaires completed by full-time undergraduates, 2,318 in total, were combined to represent the independent colleges.

The final sample used in the study, therefore, included the following:

University of California	3,067
California State University and Colleges	2,726
Community Colleges	4,735
Independent Colleges	<u>2,318</u>
Total	12,846

The data were analyzed using the QUEST data processing system. The chapters which follow are an interpretation of that computer analysis. Because of rounding, some percentages may not total to exactly 100.0 percent.

The major findings of the study are included in the body of this report. Because some individuals and institutions may be interested in reviewing the status and resources of groups of students different from those provided in this report, a number of appendix tables have been prepared which are not discussed in the report. In interpreting these, care must be exercised to assure that conclusions are not drawn on too small a number of student responses.

CHAPTER III

PERSONAL CHARACTERISTICS OF THE RESPONDENTS

A number of the items in the Student Resource Survey ask for data about the personal characteristics of the respondents. This chapter of the report provides a description of these personal characteristics of the students enrolled in postsecondary education in the State of California during the 1974-75 academic year. Many of these personal characteristics will subsequently be used to group data about how these students finance their educational expenses.

Gender of Respondents

At all of the segments there were more male respondents than females. The largest difference in gender was at the California State University and Colleges, where 57.6 percent of the respondents identified themselves as male and 42.4 percent as female. The smallest difference was at the independent colleges, with 52.0 percent male and 48.0 percent female. At the community colleges 56.7 percent of the respondents said they were male and 43.4 percent female; at the University of California 53.1 percent said male and 46.9 percent female.

Age of Respondents

The average age of respondents at the independent colleges was the lowest, 20.7 years, of any of the segments. Among University of California respondents the average age was 21.4 years; among community college respondents, 23.1 years; and among California State University and College respondents, 23.8 years.

The distribution of ages at the independent colleges, the University of California, and the community colleges was generally "typical" of undergraduate populations in the traditional sense, with 81.1 percent, 66.9 percent, and 63.4 percent respectively falling in the 18 to 21 year range. At the California State University and Colleges the distribution was considerably more dispersed, with only 42.0 percent falling in the 18 to 21 year range, 47.8 percent falling between 22 and 29 years, and 10.2 percent falling over 30 years of age. The community colleges had slightly more students in the over 30 range, 12.0 percent, but considerably fewer in the 22 to 29 range, 24.6 percent. At the University of California only 2.6 percent of the respondents were over 30; at the independent colleges only 1.8 percent. Table C-1 provides the detailed distribution of ages for each of the segments.

The following table shows the mean ages of the respondents at the various segments. In general these are similar to those of the 1971-72 study:

Table III-1

Mean Age of Respondents
By Segment

	<u>Mean Age (in Years)</u>
University of California	21.4
California State University and Colleges	23.8
Community Colleges	23.1
Independent Colleges	20.7

Racial/Ethnic Group Membership

Slightly more than three out of ten of the respondents (31.7 percent) reported that they considered themselves members of a racial/ethnic group other than white/Caucasian. The largest percentage of nonwhite respondents was at the community colleges (37.6 percent), the next largest at the California State University and Colleges (35.6 percent). At the University of California 24.7 percent identified themselves as nonwhite and at the independent colleges, 22.7 percent. The following table shows the distribution of student-reported racial/ethnic group membership:

Table III-2

Racial/Ethnic Group Membership of Respondents
By Segment

Group	U.C.	C.S.U.C.	C.C.	I.C.
American Indian/Native-American	.8%	1.0%	1.8%	.6%
Black/Afro-American/Negro	2.4	5.7	5.8	4.6
Caucasian/White	75.3	64.4	62.4	77.3
Chicano/Mexican-American	3.8	9.4	13.1	6.4
Oriental/Asian-American	11.1	11.0	7.4	4.7
Other Spanish-Speaking	.8	2.0	2.5	1.4
Filipino	.5	.6	1.4	.9
Other/No Response	6.6	7.4	6.9	4.7

The present study sample includes a larger percentage of nonwhite students than did the 1971-72 SRS (31.7 percent in the present group compared with 28.9 percent in the earlier group). The percentage of nonwhite students at the community colleges remained generally the same (37.6 percent now and 37.3 percent earlier). At the University of California

and the independent colleges there was a small increase in the nonwhite group (increases of 2.2 percent at the University of California and of .7 percent at the independent colleges). The greatest increase occurred at the California State University and Colleges, where the nonwhite respondents in the present sample were 35.6 percent of the total compared with 28.3 percent in 1971-72.

Probably due to a deficiency in the earlier questionnaire, it appeared that the percentage of American Indian students in 1971-72 overrepresented their participation in postsecondary education in the state. The student reports in this sample appear to be more appropriate to the actual number of American Indians in the institutions.

In order to simplify subsequent comparisons, and to provide groups where comparisons are more valid, data about racial/ethnic group membership will be combined and shorter labels used to describe them, as shown below:

<u>Grouping/Label</u>	<u>Original Response(s)</u>
White	White/Caucasian
Black	Black/Afro-American/Negro
Chicano	Chicano/Mexican American/ Other Spanish-Speaking Americans
Oriental	Oriental/Asian-American/ Filipino
Indian	American Indian/Native-American

In general, students who included themselves in the "other" group will not be included in the subsequent analyses. Nonrespondents, which include only 1.2 percent of the total sample, will also be excluded.

Marital Status of Respondents

At the independent colleges 94.6 percent of the respondents indicated that they were never married, 3.9 percent said they were presently married, and 1.4 percent indicated that they were separated, divorced, widowed, or other. The University of California respondents included fewer students who had never been married, 89.7 percent, and more married students, 7.6 percent. At the University of California the other groups included 2.7 percent of the respondents.

The pattern of marital status at the California State University and Colleges and the community colleges was quite different, with 72.6 percent and 75.4 percent, respectively, never married and 22.0 percent and 18.2 percent, respectively, presently married. The following table shows the distribution of marital status for each of the segments:

Table III-3
Marital Status of Respondents
By Segment

Marital Status	U.C.	C.S.U.C.	C.C.	I.C.
Never married	89.7%	72.6%	75.4%	94.6%
Married	7.6	22.0	18.2	3.9
Separated	.5	1.3	1.8	.3
Divorced	1.3	3.3	3.2	.7
Widowed	.1	.1	.4	--
Other	.8	.6	1.0	.4

Reflecting the distribution of marital status, very few of the respondents at the University of California or the independent colleges reported having children dependent on them, 3.0 and 2.0 percent respectively. Of those with dependent children at the University of California the average number of children was 2.0; at the independent colleges, 1.7 children was the average. At the California State University and Colleges, 11.9 percent of the respondents indicated that they had dependent children, with the average being 1.8 children. At the community colleges 16.7 percent of the respondents indicated that they had dependent children. The average number of children for those at the community colleges was 2.0. Table C-2 provides the detailed distribution of number of dependent children by segment.

Veterans Status

At the community colleges exactly one quarter of the respondents said that they were veterans of the United States Armed Forces. The next largest percentage of veterans was at the California State University and Colleges, where more than two out of ten (22.5 percent) indicated that they were veterans. At both the University of California and the independent colleges less than one in ten of the respondents (9.6 percent and 8.4 percent respectively) said they were veterans.

CHAPTER IV

EDUCATIONAL CHARACTERISTICS OF THE RESPONDENTS

As would be expected, at the public segments nearly all of the respondents indicated that they were considered legal residents of California for tuition purposes. At the University of California 94.8 percent of the respondents were residents, at the California State University and Colleges 93.5 percent, and at the community colleges 89.6 percent. Only about three-quarters (76.7 percent) of the respondents at the independent colleges were residents of California, with about two out of ten students indicating that they were residents of another state. The public segments had few respondents indicating that they were residents of another state (1.6 percent at the University of California, 1.1 percent at California State University and Colleges, and 2.5 percent at the community colleges).

The largest enrollment of students who were not citizens of the United States was at the community colleges, where 7.8 percent of the respondents indicated that they were foreign students or immigrants. At the California State University and Colleges 5.4 percent of the respondents were foreign students or immigrants, at the University of California 3.6 percent, and at the independent colleges 3.8 percent. Table D-1 shows the detailed distribution of residency by segment. The distribution is generally similar to that found in the 1971-72 SRS.

Method of Admission

At the community colleges and the independent colleges more than eight out of ten respondents (82.4 percent and 81.3 percent respectively) had been admitted as first-time freshmen. At the University of California just over six out of ten (60.1 percent) had been admitted as freshmen while at the California State University and Colleges less than four in ten (38.5 percent) had been admitted as freshmen. With the exception of black students, all of the racial/ethnic minority group respondents were more likely to have been admitted as first-time freshmen than were white students. Tables D-2 and D-3 show the detailed distribution of the method of admission by segment and by racial/ethnic group membership.

Table IV-1 on the following page shows the patterns of transfer for those respondents who had not been admitted as first-time freshmen. At the University of California 55.9 percent of the transfer students came from a California community college, 25.6 percent from another public four-year California institution, 5.5 percent from a California independent institution, and 12.2 percent from an out-of-state institution. At the California State University and Colleges a considerably larger percentage of the transfer students came from a California community college (70.4 percent) and fewer from other California public four-year institutions (15.8 percent from another California public four-year college and 5.2 percent from a California private four-year college). Only 8.3 percent of the California State University and College students came from an out-of-state institution.

Table IV-1
Patterns of Transfers

Transferred From:	Presently Attending:			
	U.C.	C.S.U.C.	C.C.	I.C.
In-state community college	55.9%	70.4%	47.5%	49.5%
Out-of-state community college	1.2	2.2	11.3	3.7
In-state public four-year	25.6	15.8	21.0	13.7
In-state private four-year	5.5	5.2	7.2	11.5
Out-of-state four-year	11.0	6.1	9.1	21.3
Graduate of another institution	.8	.3	3.9	.3

At the community colleges about half of the transfer students came from another California two-year institution, with nearly three out of ten transferring from a California four-year institution. The independent colleges had nearly the same percentage of transfers from California two-year institutions and California four-year institutions, but had the largest percentage of transfers from out-of-state two-year and four-year institutions.

Academic Program

The largest percentage of students at all three of the four-year segments was enrolled in humanities and social science curricula. At the University of California 37.0 percent indicated that as their major, at the California State University and Colleges 28.6 percent, and at the independent colleges 31.5 percent. At the University of California the physical and life sciences and mathematics were the next most popular, with 25.9 percent indicating one of these as their curriculum. At the California State University and Colleges business administration was the second most frequently identified curriculum (16.1 percent) followed closely by physical and life sciences and mathematics (15.7 percent). Physical and life sciences and mathematics were the second most frequently named curricula at the independent colleges.

At the community colleges more than four out of ten respondents (43.1 percent) indicated that they had an undeclared major, compared with 16.1 percent at the University of California, 12.7 percent at the California State University and Colleges and 17.7 percent at the independent colleges. Business administration (13.9 percent) and humanities and social sciences (10.7 percent) were the most frequently identified specific curricula. Table IV-2 on the following page shows the distribution of academic program by segment, while Table D-4 shows the distribution by racial/ethnic group membership. Tables D-5 through D-8 show the programs by racial/ethnic group membership at each of the individual segments.

Table IV-2
Academic Program By Segment

Program	U.C.	C.S.U.C.	C.C.	I.C.
Agricultural science	4.2%	3.5%	1.5%	.1%
Business administration	2.6	16.1	13.9	9.2
Humanities/social science	37.0	28.6	10.7	31.5
Physical and life sciences/ mathematics	25.9	15.7	6.5	19.0
Engineering/architecture	7.6	4.2	5.8	6.9
Education	1.3	8.8	5.9	5.7
Nursing	.5	3.7	3.7	3.0
Health professions	4.1	3.4	5.8	4.9
Law	.7	3.3	3.1	1.8
Undeclared major	16.1	12.7	43.1	17.7

The percentage of respondents who indicated they were participants in Educational Opportunity Programs at their institutions ranged from 10.5 percent at the community colleges to 5.1 percent at the California State University and Colleges. The University of California respondents included 7.7 percent EOP participants and the independent college 6.3 percent. At the University of California 49.3 percent of the EOP participants reported that they were receiving financial aid only; at the California State University and Colleges 33.6 percent were receiving financial aid only; at the community colleges 40.4 percent; and at the independent colleges 75.0 percent. Table D-9 shows the services received by the students who said they were participating in EOP at each type of institution.

Class Level

In the 1971-72 SRS, slightly more than four out of ten undergraduate respondents at the University of California were in the lower division; in this group of respondents slightly less than four out of ten were in the lower division (40.7 percent and 38.7 percent respectively). At the California State University and Colleges there were slightly more lower division students in the present study (27.4 percent) than in the 1971-72 group (25.1 percent). There were considerably more lower division respondents in the present group at the independent colleges (58.3 percent) than in the earlier study (52.9 percent). The following table shows the class level of the present respondent group:

Table IV-3
Class Level of Respondents

Level	U.C.	C.S.U.C.	C.C.	I.C.
Freshman	19.6%	13.6%	51.2%	31.3%
Sophomore	19.1	13.8	40.0	27.0
(Lower division)	(38.7)	(27.4)	--	(58.3)
Junior	31.8	31.2	6.6	23.0
Senior	27.0	41.4	1.8	18.3
Fifth-year undergraduate	2.5	--	.5	.4

The small number of students at the community colleges who indicated that they were juniors, seniors, or fifth-year undergraduates probably represents students taking courses not available at their primary institution or for self-enrichment.

Black students were somewhat less represented in the lower division (48.0 percent) than were white students (49.5 percent). Among the other racial/ethnic minority groups there were considerably larger percentages in the lower division as compared with white students. Of the chicanos 61.7 percent were in the lower division, of the orientals 53.3 percent, and of the American Indians 60.3 percent. Table D-10 provides the class level distribution by racial/ethnic group membership for all segments combined; Tables D-11 through D-14 provide the same distributions for each individual segment.

Grade-Point Averages

Students at the University of California and the independent colleges reported that their mean grade point average was 3.1; at the California State University and Colleges and the community colleges the mean was 2.9. All of the racial/ethnic minority groups reported lower mean grade point averages than did white students. Tables D-15 and D-16 provide detailed distributions for the segments and racial/ethnic groups. The following table provides the mean for each segment:

Table IV-4

Mean Grade Point Averages
By Segment and Racial/Ethnic Group

University of California	3.1
California State University and Colleges	2.9
Community Colleges	2.9
Independent Colleges	3.1
White Students	3.1
Black Students	2.6
Chicano Students	2.7
Oriental Students	2.9
American Indian Students	2.8

Future Plans

Very few of the respondents indicated that they would stop-out or drop-out of school next year. At the University of California 95.2 percent indicated that they would return or would receive their degrees, 3.5 percent said that they would transfer to another institution next year, and only 1.3 percent said that they would stop-out or drop-out. At the California State University and Colleges 94.4 percent would return or receive degrees, 3.7 percent would transfer, and 1.9 percent discontinue their educations. At the independent colleges 91.6 percent would be back or would have received their degrees, 6.7 percent would transfer, and 1.8 percent would stop-out or drop-out.

At the community colleges 74.2 percent said that they would return next year; 6.2 percent anticipated receipt of degrees; 2.4 percent would stop-out or drop-out; and 17.6 percent would transfer to another institution. Table D-17 shows the future plans by segment.

There were only minor differences in plans for students in the different racial/ethnic groups. The distribution of their plans is shown in Table D-18.

Of students planning to leave their present University of California campus nearly two-thirds would go to another California public four-year institution. Of those leaving their California State University and College campus more than seven out of ten will go to another public four-year institution in California. Nearly three-quarters of those who will leave their community college will go on to a California public four-year institution with less than one in ten planning to attend a California private institution. Of those leaving the independent colleges, nearly half will enter one of the public four-year campuses in the state. The following table shows where the students planning to transfer said they would go:

Table IV-5
Anticipated Transfer Plans

Will Transfer To:	Students Presently Attending:			
	U.C.	C.S.U.C.	C.C.	I.C.
A California				
4-year public	66.4%	70.3%	74.8%	45.0%
4-year private	7.5	5.9	8.8	14.6
An out-of-state				
4-year public	4.7	5.9	4.8	14.6
4-year private	6.5	4.0	2.5	12.6
Other in-state or out-of-state institution	14.9	13.9	9.1	13.2

Of the nonwhite students who plan to transfer, 76.4 percent will go to a California public four-year institution and 11.4 percent to a California private four-year institution. Among the white students planning to transfer, 61.8 percent will go to a California four-year public institution and 9.3 percent to a California four-year private institution. Twice as many white students planning to transfer will go to another state as will nonwhite students (15.0 percent and 7.5 percent respectively). Tables D-19 through D-22 show the future plans of students in the different segments by racial/ethnic group membership. Table D-23 summarizes the transfer plans for the racial/ethnic groups.

In the respondent group from the University of California and the independent colleges nearly seven out of ten respondents (69.9 percent and 70.8 percent respectively) indicate that they ultimately plan to complete a degree beyond the bachelor's degree. About one-third of the respondents of each plan to obtain a doctorate. At the California State University and Colleges slightly more than half (55.3 percent) anticipate an advanced degree with about one in six (16.1 percent) anticipating a doctorate. Of the respondents currently attending community colleges less than four out of ten (37.8 percent) plan to receive a degree beyond the bachelor's degree, with about one in eight (12.3 percent) expecting a doctorate. Nearly seven out of ten of the community college students expect to receive at least a bachelor's degree, with only 26.7 percent indicating that they plan to seek only the associate degree. Table IV-6 on the following page shows the ultimate degree plans for students in the different segments.

The black students included the largest percentage anticipating an advanced degree, with 68.3 percent saying that they will seek a master's degree or doctorate. The chicanos had the smallest percentage planning an advanced degree, 50.9 percent. Oriental students had somewhat lower

expectations than did whites, with 54.4 percent of orientals and 60.4 percent of whites indicating that they would pursue a degree beyond the bachelors. The white respondents had the largest percentage indicating at least a bachelors degree, 94.0 percent, followed by orientals with 92.4 percent, blacks with 91.4 percent, American Indians with 89.4 percent, and chicanos with 85.6 percent. Chicanos had the largest percentage of students who would seek only the associate degree, 12.0 percent, and whites the smallest, 4.8 percent. Table IV-7 provides details of the degree expectations of students in the different racial/ethnic groups. Tables D-24 through D-27 show the expectations for the different racial/ethnic groups at each of the individual segments.

These expectations were somewhat lower than those reported in the 1971-72 survey. At that time 76.4 percent of the University of California students, 59.7 percent of the California State University and College students, and 75.0 percent of the independent college students anticipated advanced degrees. Each of those percentages is about 5 percent lower in the present respondent group. Among the community college respondents in this survey group the expectations of advanced degrees are slightly higher than in the earlier study, 37.8 percent compared with 33.8 percent.

Table IV-6
Ultimate Degree Plans by Segment

Highest Degree	U.C.	C.S.U.C.	C.C.	I.C.
Doctorate	33.3%	16.1%	12.3%	34.4%
Masters	36.6	39.2	25.5	36.4
Bachelors	29.5	43.2	31.5	27.0
Associate	.1	.7	26.7	1.1
Nondegree certificate	.5	.8	4.0	.9

Table IV-7
Ultimate Degree Plans by Racial/Ethnic Group

Highest Degree	White	Black	Chicano	Oriental	Indian
Doctorate	25.1%	27.0%	18.7%	21.9%	30.6%
Masters	35.3	41.3	32.2	32.5	29.4
Bachelors	33.6	23.1	34.7	38.0	29.4
Associate	4.8	6.8	12.0	6.4	8.2
Nondegree certificate	1.2	1.8	2.3	1.2	2.4

Degree of Satisfaction

Most of the students who responded to the SRS questionnaire were satisfied with the institution they were attending. At the University of California nearly three-quarters (74.8 percent) said that they were satisfied, about one in eight (12.1 percent) said they were indifferent, and 13.0 percent said they were unsatisfied. At the California State University and Colleges about two-thirds (66.9 percent) were satisfied, one in six (18.1 percent) indifferent, and 14.9 percent unsatisfied. At both the community colleges and independent institutions nearly eight out of ten (79.2 percent and 79.9 percent respectively) were satisfied with their institution, 13.7 percent and 10.1 percent, respectively, were indifferent, and 7.1 percent and 10.0 percent unsatisfied.

Table IV-8

Degree of Satisfaction by Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Completely satisfied	14.8%	11.9%	24.9%	23.4%
Satisfied	60.0	55.0	54.3	56.5
Indifferent	12.1	18.1	13.7	10.1
Unsatisfied	11.8	13.3	6.0	9.1
Completely unsatisfied	1.2	1.6	1.1	1.0

Black and oriental students were less likely to be satisfied with their institutions than were students in the other racial/ethnic groups and had the largest percentages of students who were indifferent to their institution. Only 61.1 percent of the black and 65.1 percent of the oriental students said that they were satisfied, as compared with 78.2 percent of whites, 73.3 percent of chicanos, and 73.2 percent of American Indian students. Tables D-28 through D-32 present information on the degree of satisfaction of students in the different racial/ethnic groups.

CHAPTER V

STUDENT EXPENSE BUDGETS

On the survey instrument the respondents were asked to report what they spent during the current year for tuition and fees, books, supplies, and course materials, room and board, transportation, and clothing, recreation, and incidentals. The primary emphasis of this chapter is to report what students spent for those items under their own control as a function of the choices they make once admitted to an institution. Since the amount of tuition and fees paid is not subject to student control, and because it is fixed by regulation, the student-reported amounts are not used. Instead, at the end of the chapter, the actual (or average) amounts provided by the institutions are added to the "maintenance budget" (composed of books and supplies, room and board, transportation, and personal miscellaneous expenses) to permit comparisons of expenses with resources in subsequent chapters. The omission of those amounts in the majority of this chapter permits direct comparisons of the expenses of students with similar characteristics enrolled at the different types of institutions.

BUDGETS BY SEGMENT

One of the analyses possible from the Student Resource Survey is a comparison of the maintenance budgets of students enrolled in the different types of postsecondary education represented by the segments participating in the survey.

Books and Supplies

At all segments the majority of students reported spending less than \$200 annually for books, supplies, and course materials, with substantially all reporting expenditures of less than \$400. At the University of California only 3.7 percent of the respondents indicated books and supplies expenditures of more than \$400; at the California State University and Colleges, 5.1 percent; at the community colleges, 2.8 percent; and at the independent colleges, 2.9 percent. Table E-1 provides the detailed distributions of expenditures for these items, while the following table shows averages for the segments:

Table V-1

Mean Expenditures for Books, Supplies, and Course Materials by Segment

	<u>Mean Expenditure</u>
University of California	\$175
California State University and Colleges	173
Community Colleges	139
Independent Colleges	167

These amounts differ only slightly from the findings of the 1971-72 study, where the expenses at the University of California and the California State University and Colleges were \$160 (compared with \$175 and \$173, respectively, now); expenses at the independent colleges were \$170 compared with \$167 now; or at the community colleges with \$130 in 1971-72 and \$139 now.

Room and Board

The most expensive alternative was living alone or with spouse in an off-campus facility. Nearly three out of ten (29.1 percent) of the respondents at the California State University and Colleges identified this as their living arrangement, and reported spending an average of \$1,918. At the community colleges about two out of ten (20.7 percent) of the respondents lived this way and spent an average of \$1,757. Slightly more than one out of ten University of California respondents (11.8) percent lived off-campus alone or with spouse and reported the highest average expenditure for room and board of any group, \$2,020. At the independent colleges about one in twenty students (5.3 percent) lived off-campus alone or with spouse, and reported average expenditures of \$1,883.

Table V-2

Place of Residence by Segment

Residence	U.C.	C.S.U.C.	C.C.	I.C.
With parents or relatives	18.5%	32.1%	57.3%	11.5%
Institutional facility	30.7	10.5	2.4	72.2
Off-campus residence hall	3.9	2.2	3.0	1.3
Rented room	4.5	5.7	6.4	1.9
Other off-campus facility alone or with spouse	11.8	29.1	20.7	5.3
Other off-campus facility with 2 or more roommates	30.6	20.3	10.2	7.8

Few students elected to live in off-campus residence halls or rented rooms, with less than 10 percent of the respondents at all of the segments indicating either of these two alternatives. The mean costs are generally comparable to living in an institutional facility.

In order to compare the budgets of the segments directly, the mean costs of room and board for all types of living arrangements were calculated. These are reported in Table V-3 on page 22. The detailed distribution of room and board expenditures by segment is provided in Table E-2.

Expenditures for room and board are much more under the control of the student than are those for books and supplies. The main elements of choice and control over books and supplies costs are whether to buy new or used, paper-back or hard copy. For room and board the whole range of possible living arrangements can and does influence the costs that students report.

The least expensive alternative is to live at home. But even living at home is not cost-free. Estimates of actual cash expenditures (excluding what the parents provide as part of their regular household budget) for students attending a community college and living at home, 57.3 percent of that respondent group, averaged \$678. At the California State University and Colleges, where the next largest percentage of respondents (32.1 percent) lived at home, the average was \$795. At the University of California, where 18.5 percent of the respondents lived at home the average reported was \$884, and at the independent institutions, where 11.5 percent of the respondents lived at home, the average was \$992.

Living in off-campus housing with two or more roommates appeared to be the next least expensive alternative. At the University of California 30.6 percent of the respondents indicated that they had chosen this living arrangement and spent an average of \$1,307 for room and board. At the California State University and Colleges 20.3 percent of the respondents lived off-campus with two or more roommates and spent an average of \$1,139. At the community colleges only 10.2 percent of the respondents had selected this kind of living and reported spending an average of \$1,144. An even smaller percentage of the independent college respondents lived off-campus with two or more roommates (7.8 percent) and spent the largest average amount among these students, \$1,385.

Living in an institutional facility (university or college residence hall, university or college apartment, fraternity, or sorority) was the most popular living arrangement at both the University of California and the independent colleges (30.7 percent at the University of California and 72.2 percent at the independent colleges) but, as would be expected, considerably less popular at the California State University and Colleges (10.5 percent) and the community colleges (2.4 percent). The average expenses of students living in institutional facilities at the University of California was \$1,382; at the California State University and Colleges \$1,285; at the community colleges \$1,059; and at the independent colleges \$1,296.

Table V-3
**Mean Expenditures for Room and Board
 By Segment and Type of Living Accommodations**

Residence	U.C.	C.S.U.C.	C.C.	I.C.
With parents or relatives	\$ 884	\$ 795	\$ 678	\$ 992
Institutional facility	1,382	1,285	1,059	1,296
Off-campus residence hall	1,338	1,460	1,123	1,404
Rented room	1,308	1,238	1,207	1,380
Other off-campus facility alone or with spouse	2,020	1,918	1,757	1,883
Other off-campus facility with 2 or more roommates	1,307	1,139	1,144	1,385
Segment Average	\$1,392	\$1,372	\$1,144	\$1,319

Transportation

Expenses for transportation can vary on the basis of two factors, the distance that must be traveled and the method of transportation. The following table shows the average distance of the respondent's residence from campus for each segment; Table E-3 provides the complete distribution of responses to this question.

Table V-4
**Mean Distance of Residence from Campus
 By Segment**

	<u>Mean Distance In Miles</u>
University of California	6.3
California State University and Colleges	9.9
Community Colleges	7.3
Independent Colleges	8.7

In calculating these mean distances, those students who live on-campus have been excluded. At the independent colleges more than seven out of ten (70.1 percent) said that they lived on-campus, reflecting the large percentage living in institutional facilities. At the University of California more than two out of ten (21.5 percent) lived on-campus; at

the California State University and Colleges one out of ten (10.2 percent) lived on-campus; and at the community colleges one out of one hundred (1.0 percent) reported living on-campus.

These differences in distance were reflected in the method of travel reported by the students. At the independent colleges where most of the respondents lived on-campus, 61.0 percent reported that they walked to class. Twenty-six percent of the independent college respondents said that they traveled to class by automobile, 9.5 percent said they traveled by bicycle or motorcycle, and 3.4 percent by all other means.

Walking was also the most popular method of travel at the University of California where 36.6 percent said this was how they got from home to class. The automobile was second most popular, with 25.4 percent reporting that means of travel; bike or motorcycle was third most popular with 20.4 percent reporting that way of traveling. Public transportation was reported by 11.6 percent of the University of California students, and 6.1 percent reporting all other means of travel.

At both the California State University and Colleges and at the community colleges the automobile was by far the most frequently reported means of travel, with 65.8 percent and 71.6 percent, respectively, reporting that this was how they got to class. At the California State University and Colleges walking was the second most frequently reported means, with 21.9 percent of the respondents indicating that method. At the community colleges public transportation was the second most frequent way of traveling, with 13.3 percent electing that mode of traveling.

Table E-4 provides the complete distribution of responses by segment to the question of means of travel from home to class. Table E-5 shows the mean distance from campus by mode of travel for each of the segments. Table E-6 provides the full distribution of those expenditures. The following table shows the average transportation expense for all students at each of the segments:

Table V-5
Mean Transportation Expense
By Segments

Mean Expense

University of California	\$253
California State University & Colleges	338
Community Colleges	289
Independent Colleges	281

At the California State University and Colleges and the community colleges the means are slightly higher than those found in the 1971-72 study. Those data showed \$300 as the average at the California State University and Colleges and \$250 at the community colleges. The new data are slightly lower than the earlier data for the University of California and the independent colleges where the averages in 1971-72 were \$260 and \$300 respectively.

Table E-7 provides a distribution of travel expenses for all of the respondents by the method of travel, and Table E-8 shows the mean travel expenses by method of travel for each of the segments. Tables E-9 through E-12 provide the distribution of travel expenses by distance from residence to campus for each of the individual segments.

Personal Expenses

Expenditures for clothing, recreation, and miscellaneous expenses probably represent the greatest opportunity for choice and control by the students. They can elect to replace items as they wear out or are consumed or can sacrifice replacement for a period of time. They can enjoy many or few recreational activities. Medical and dental care, if not provided through the institution, can be obtained or delayed. The average expenditures for these items at each of the segments varied considerably, as shown in the following table:

Table V-6

Mean Expenditures for Clothing, Recreation,
and Miscellaneous Expenses
By Segment

	<u>Mean Expenditure</u>
University of California	\$388
California State University & Colleges	458
Community Colleges	434
Independent Colleges	362

Table E-13 provides the full distribution of expenses for these items by respondents from the different segments.

Totals by Segment

The following table combines the averages for all students at each of the segments for these four expenditure items into a total maintenance budget for each segment:

Table V-7
Total Maintenance Budget by Segment

Expenditure Item	U.C.	C.S.U.C.	C.C.	I.C.
Books and supplies	\$ 175	\$ 173	\$ 139	\$ 167
Room and board	1,392	1,372	1,144	1,319
Travel	253	338	289	281
Personal/miscellaneous	<u>388</u>	<u>458</u>	<u>434</u>	<u>362</u>
Segment Total	\$2,208	\$2,341	\$2,006	\$2,129

At all segments the majority of expense is for room and board. Travel plays a larger part in the expenditure pattern for students at the California State University and Colleges than it does at the University of California and the independent colleges; the same is true for personal and miscellaneous expenses. The following table shows the percent of the total budget allocated to each of the expense items:

Table V-8
Percent of Maintenance Budget
For Different Expenditures by Segment

Expenditure Item	U.C.	C.S.U.C.	C.C.	I.C.
Books and supplies	7.9%	7.4%	6.9%	7.8%
Room and board	63.0	58.6	57.0	62.0
Travel	11.5	14.4	14.4	13.2
Personal/miscellaneous	<u>17.6</u>	<u>19.6</u>	<u>21.6</u>	<u>17.0</u>
Segment Total	100.0%	100.0%	100.0%	100.0%

BUDGETS BY RACIAL/ETHNIC GROUP

Because of the interest in the ways that students from different racial/ethnic groups finance their educations, it is necessary to construct budgets specific to their reported expenditure patterns. The way in which these budgets were constructed is identical to that for the segmental budgets. The table on the following page presents a summary of the expenditure patterns for students in the different racial/ethnic groups. Tables E-14 through E-30 provide detailed distributions of each expenditure item for all students by racial/ethnic group and for each of the individual segments by racial/ethnic group. These are provided to permit more detailed comparisons should they be desired.

Table V-9
Maintenance Budgets by Racial/Ethnic Group

Expenditure Item	White	Black	Mean Expenditure by Racial/Ethnic Group	Chicano	Oriental	Indian
Books and supplies (Percent of total)	\$ 160 (7.3)	\$ 183 (7.8)	\$ 176 (8.6)	\$ 176 (8.4)	\$ 192 (8.5)	
Room and board (Percent of total)	1,361 (61.8)	1,367 (58.5)	1,157 (56.9)	1,216 (57.9)	1,301 (57.3)	
Travel (Percent of total)	280 (12.7)	323 (13.8)	287 (14.1)	295 (14.0)	336 (14.8)	
Personal/miscellaneous (Percent of total)	400 (18.2)	462 (19.9)	414 (20.4)	413 (19.7)	441 (19.4)	
Racial/Ethnic Group Total	\$2,201 (100.0)	\$2,335 (100.0)	\$2,034 (100.0)	\$2,100 (100.0)	\$2,270 (100.0)	

The primary source of variance in these racial/ethnic group budgets derives from the amount (and percent) expended for room and board by the different groups. Chicano and oriental students are much more likely to live at home with their parents (47.2 percent and 50.7 percent respectively) than are white students (23.4 percent). Living at home was found to be the least expensive living accommodations for the students in this study group. The black and Indian students were considerably more likely to live in other off-campus facilities alone or with spouse (27.2 percent and 23.3 percent) than were any of the other racial/ethnic groups, and this was found to be the most expensive form of living arrangement. Table E-19 provides details of the living arrangements of the students in the different racial/ethnic groups. Those data can be compared with those shown in Table V-3 for further explanation of these differences.

COST DIFFERENCES ON THE BASIS OF DEPENDENCY STATUS

Another area of interest is in the budget differentials for students who are considered resident and commuter, dependent or independent. It is reasonable to assume that the costs of books and supplies for these different groups of students will vary with institutional type or racial/ethnic group rather than on the basis of dependency, and that the elements of transportation will be more dependent on distance or method of travel than on the other factors. Only the items related to room and board and personal/miscellaneous expenses should vary on the basis of residency and dependence. The following three tables present the mean reported expenditures for these items by dependency status, and Tables E-31 and E-32 provide the detailed distributions for room and board and personal/miscellaneous expenses by dependency status.

Table V-10

Mean Expenditures for Room and Board By Dependency Status

	<u>Mean Expenditure</u>
Dependent students	
Single living at home	\$ 719
Single living away from home	1,274
Independent students	
Single	1,398
Married	2,009

Table V-11

Mean Expenditures for Room and Board
By Segment and Dependency Status

Status	U.C.	C.S.U.C.	C.C.	I.C.
Dependent students				
Single, living at home	\$ 853	\$ 740	\$ 618	\$ 985
Single, living away	1,330	1,174	1,041	1,299
Independent students				
Single	1,451	1,350	1,433	1,380
Married	2,136	2,100	1,661	2,164

Table V-11

Mean Expenditures for Personal/Miscellaneous Expenses
By Dependency Status

	<u>Mean Expenditure</u>
Dependent students	
Single, living at home	\$358
Single, living away from home	358
Independent students	
Single	450
Married	638

The table on the following page summarizes the differences in room and board and personal/miscellaneous expenses by segment. Because of the variety of ways that these expenditures can be combined with those for books and supplies and transportation for different dependency statuses, no attempt has been made to construct total budgets for these groups.

Table V-12

Comparison of Mean Expenditures
 For Room and Board (R&B) and Personal/Miscellaneous (P/M)
 By Dependency Status and Segment

	U.C.	Mean R&B	Mean P/M	C.S.U.C.	Mean R&B	Mean P/M	C.C.	Mean R&B	Mean P/M	I.C.
3										
Dependent students										
Single, living at home	\$ 853	\$380	\$ 740	\$339	\$ 618	\$333	\$ 985	\$360		
Single, living away from home	1,330	361	1,174	338	1,041	465	1,299	353		
Independent students										
Single	1,450	378	1,350	479	1,433	593	1,380	362		
Married	2,136	582	2,100	688	1,661	578	2,164	549		

TOTAL EXPENSE BUDGETS

In order to provide comparisons of resources with expenditures, it is necessary to add tuition and fee expenses to the maintenance budgets described in the earlier sections of this chapter. For the University of California and California State University and Colleges the amounts of \$585 and \$180 were added as representative of the average tuition and fees paid by the students at those institutions. For the community colleges the amount of \$25 was added to reflect the incidental fees paid by those students. For the independent colleges the amount of \$2,420 was added. This is a weighted average of the tuition and fee charges reported by the participating institutions in the College Scholarship Service publication Student Expense Budgets at Postsecondary Institutions, 1974-75.

For students in the different racial/ethnic groups, the average tuition and fee charges were calculated by weighting participation by the different segments and applying the averages reported above. The total expense budgets so derived are shown below:

Table V-13

Calculated Total Expense Budgets By Segment and Racial/Ethnic Group

	<u>Total Expense Budget</u>
University of California	\$2,793
California State University & Colleges	2,521
Community Colleges	2,031
Independent Colleges	4,549
White Students	2,893
Black Students	2,888
Chicano Students	2,471
Oriental Students	2,586
Indian Students	2,756

CHAPTER VI

DEPENDENCE, INDEPENDENCE, AND PARENTAL SUPPORT

The first source to which student aid programs normally look for support in meeting the educational costs of undergraduate students in post-secondary education is the income of the parents. It is a basic principle of most undergraduate student aid programs that the parents have a responsibility to contribute to the educational expenses of their children to the extent that they are able. Only when the reasonable parental contribution has been made will student aid be considered.

One of the first problems in determining what the amount of reasonable parental support should be is determining whether the student is to be considered dependent or independent. Most student aid programs use the definition developed for the Federal Basic Educational Opportunity Grant Program of the U. S. Office of Education. This requires that in order to be considered independent the student:

1. Has not and will not be claimed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and
2. Has not received and will not receive financial assistance of more than \$600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year in which aid is requested, and
3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

Definitive determinations of a student's dependence or independence requires careful investigation and documentation of the individual circumstances. The Student Resource Survey, however, contains a number of items which, taken in combination, permit approximations of the determinations which would be made on the basis of demonstrable facts as reported by the students.

The table on the following page shows the distribution of dependent and independent students as calculated by the SRS at each of the segments.

The largest percentage of independent students are at the California State University and Colleges, where slightly more than three out of ten (31.6 percent) would appear to meet the BEOG requirements. At the community colleges just less than one-quarter (24.3 percent) would meet the BEOG independence criteria; at the University of California about one out of six (16.4 percent) would be considered independent, and at the independent colleges less than one in ten would appear to meet the requirements of independence.

Table VI-1

Dependency Status According to BEOG Rules
By Segment

Status	U.C.	C.S.U.C.	C.C.	I.C.
Dependent	83.6%	68.4%	75.7%	91.0%
Independent	16.4	31.6	24.3	9.0

While the relationship between segments remains the same, a considerably larger percentage of students at each segment consider themselves to be independent than appear to meet the BEOG guidelines. The following table summarizes the student responses to the question "Do you contribute to your own support?" Table F-1 provides the complete distribution of the responses to this question.

Table VI-2

Dependency Status According to Student Perception
By Segment

Status	U.C.	C.S.U.C.	C.C.	I.C.
Dependent	62.4%	43.0%	55.0%	74.0%
Independent	37.6	57.0	45.0	26.0

A portion of the students reported that they had applied to the student aid offices at their institutions for certification as independent students; some had received it, others had not. The following table compares the determinations reportedly made by the student aid officers with those calculated by the SRS on the basis of the students' responses:

Table VI-3

Comparison of Student-Reported Aid Office Determination
of Dependency Status with Dependency Status According
to BEOG Guidelines

Student-Reported Aid Office Determination	Status According to BEOG Guidelines		Independent
	Dependent	Independent	
Dependent	<u>73.4%</u>	26.6%	100%
Independent	28.3%	<u>71.7%</u>	100%

The underlined percents indicate where two determinations agree.

Clearly there are significant differences in these three measures of dependency status. The student aid officer's determination is most likely to be correct because it was probably made in full possession of the detailed documentation necessary for that decision. The students' perceptions are the most likely to reflect what they think to be their status - or what they would like their status to be. The SRS determination falls somewhere in between. However, since it is the only one available for all of the students in which any level of confidence can be placed it will be used in subsequent discussions of dependency status.

The next issue to be addressed is the income of the parents. As noted earlier, the Student Resource Survey provides student-reported estimates of parental income. There can be some question as to the correspondence of the students' reports with the actual income of the parents. Other agencies conducting studies using the SRS have been satisfied that student-reported parental income was adequate for planning purposes. As a part of the SRS conducted in Oregon in 1972, a small sample of student questionnaires were administered in a nonanonymous mode and follow-up conducted with the parents to obtain data to verify the student responses. In an unpublished doctoral dissertation based on that follow-up study one of the Oregon researchers responded that "Matched students and parents were compared in the area of total cost and total resources. The means reported by students and parents in both categories were statistically not different."

Specific external information to permit verification of the accuracy of student-reported income in this sample group is not completely available. There are two sources which can be used which partially duplicate the SRS population. The following table compares the student-reported parental income with the national distribution of parental incomes of students enrolled in postsecondary education nationally as reported in Population Characteristics: Social and Economic Characteristics of Students, October 1971. (U.S. Department of Commerce, Bureau of the Census, Series P-20, No. 241, October 1972):

Table VI-4
Comparison of Student-Reported Parental Income
With Census Data

Parental Income	1971 Census	1975 SRS
Under \$7,500	20.0%	19.0%
\$ 7,500 to \$14,999	43.4	32.0
\$15,000 and above	36.6	49.0

On the basis of that comparison, it would appear that the SRS population includes roughly the same percentage of respondents from the lowest income group as would be expected from the census data, but that the middle-income groups were underrepresented and the upper-income groups overrepresented. Some portion of that, however, can be accounted for on the basis of the inflation which has occurred since 1971. The incomes of higher income families typically increase much more rapidly than do those at the lower end of the distribution.

Another source of comparison is the Institutional Summary Data Service of the College Scholarship Service. This data summarizes the income reported by the more than 79,000 parents who submitted the Parents' Confidential Statement to the College Scholarship Service in 1974-75 in support of an application for financial aid from a California four-year public or private institution. These data can be compared with the SRS population who indicated that they had applied for student aid from the participating institutions as another measure of the accuracy of student-reported parental income data.

Table VI-5
Comparison of Student-Reported Parental Income
With College Scholarship Service ISDS Data

Parental Income	Four-Year Public ISDS	Four-Year Private SRS	Four-Year Private ISDS	Four-Year Private SRS
	Aid Appl.			Aid Appl.
Under \$6,000	17.5%	23.0%	13.1%	11.5%
\$ 6,000 to \$11,999	33.0	27.5	29.4	26.7
\$12,000 and above	49.5	49.5	57.5	61.8

These data appear to show that the lowest income group is overrepresented in the SRS population at the four-year public institutions as compared with the middle income group, and that the four-year private SRS distribution underrepresents both the lower and middle income groups in comparison with the upper income families. Some of these differences are accounted for by the policy of most institutions of not requiring lower income students to submit statements to the College Scholarship Service but rather calculating their parental contribution locally on the basis of other documents.

The following table provides the distribution of parental incomes reported by the students who completed the SRS at each of the segments:

Table VI-6

Student-Reported Parental Income
By Segment

Parental Income	U.C.	C.S.U.C.	C.C.	I.C.
Under \$3,000	5.3%	9.8%	12.3%	3.2%
\$3,000 to \$5,999	4.4	8.3	11.1	5.5
\$6,000 to \$7,499	2.9	5.6	6.3	4.0
\$7,500 to \$8,999	3.5	6.5	7.7	5.0
\$9,000 to \$11,999	11.2	14.2	13.2	11.3
\$12,000 to \$14,999	12.7	15.9	13.4	12.6
\$15,000 to \$17,999	10.1	10.1	10.0	9.0
\$18,000 to \$20,999	10.7	8.3	7.4	10.3
\$21,000 to \$24,999	11.6	7.8	6.8	9.5
\$25,000 and above	27.5	13.4	11.5	29.6
Mean	\$18,347	\$14,194	\$13,090	\$18,438
Median	17,970	13,056	11,864	17,800

The community colleges included the largest percentage of students with family incomes below \$12,000, the level generally considered eligible for federal campus-based student aid programs. More than half of the community college respondents (50.6 percent) said that this was their family income. At the California State University and Colleges 44.4 percent of the respondents came from this income group; at the independent colleges 29.0 percent; and at the University of California 27.3 percent. The independent colleges had the largest percentage of students with family incomes in the highest interval, 29.6 percent, followed by the University of California with 27.5 percent. At the California State University and Colleges only 13.4 percent of the respondents came from families with incomes in the highest interval; at the community colleges only 11.5 percent.

There were considerable variations in the family income of students in the different racial/ethnic groups. Black students came from families with the lowest median income, \$8,738. Chicano students reported a median family income of \$9,259; Indian students \$10,326; oriental students \$11,816; and white students \$17,441.

Table VI-7

Mean and Median Student-Reported Parental Income
By Racial/Ethnic Group

Group	Parental Income	
	Mean	Median
White	\$18,109	\$17,441
Black	10,040	8,738
Chicano	10,382	9,259
Oriental	13,297	11,816
Indian	11,509	10,326

Table F-2 provides the detailed distribution of parental income for each of the racial/ethnic groups. Tables F-3 through F-6 provide the distributions for each of the segments by racial/ethnic group.

At all segments, independent students came from families with lower incomes than did dependent students. At the University of California the mean income of dependent students' families was \$19,542 as compared with \$11,948 for independent students; at the California State University and Colleges dependent students had family incomes averaging \$15,206 and independent students \$11,825; at the community colleges dependent students' family incomes averaged \$13,835 while independent students' averaged \$10,442. At the independent colleges the family income of the dependent students averaged \$19,111 and that of the independent students \$11,172. These differences support the hypothesis presented in other studies that many students are independent of necessity rather than choice.

There appeared to be a relationship between the income of the family and the college achievement of the students. In general, parental income decreased for each grade interval.

Table VI-8
Comparison of Mean Family Income
With Student Reported Grades by Segment

Grades	Mean Parental Income			
	U.C.	C.S.U.C.	C.C.	I.C.
Mostly A	\$18,191	\$14,541	\$13,860	\$19,720
Mostly B	18,454	14,336	13,448	18,331
Mostly C	16,202	12,236	11,952	15,340
Mostly D	20,083	12,269	8,035	17,429

As would be expected, students who said they had received financial aid came from families with incomes lower than those who had not received aid. At the University of California the aid recipients came from families with incomes averaging \$12,305 while the nonrecipients had family incomes that averaged \$21,244. At the California State University and Colleges the aid recipients came from families with \$10,955 average income while the nonrecipients came from families whose incomes averaged \$15,354. At the community colleges the recipients' family income averaged \$9,940 and the nonrecipients \$14,516; at the independent colleges the recipients averaged \$14,906 and the nonrecipients \$23,407.

There was considerable variation in the amount of parental income which was made available to the students at the different segments as contributions toward their educational expenses. At the University of California the mean parental contribution was \$1,112, at the California State University and Colleges \$480, at the community colleges \$358, and at the independent colleges \$1,589. The following table shows the distribution of student-reported parental contribution by segment:

Table VI-9
Student-Reported Parental Contribution
By Segment

Parental Contribution	U.C.	C.S.U.C.	C.C.	I.C.
None	23.4%	48.8%	47.9%	17.3%
\$1 to \$200	9.2	12.9	20.5	10.6
\$201 to \$400	5.1	7.0	8.9	6.6
\$401 to \$600	5.4	6.0	5.7	5.9
\$601 to \$1,000	11.6	7.0	6.1	7.8
\$1,000 to \$1,500	11.0	6.7	3.4	6.8
\$1,501 to \$2,000	10.7	4.8	2.4	5.1
\$2,001 to \$2,500	10.3	2.8	1.4	4.6
\$2,501 to \$3,000	7.1	1.5	1.2	6.2
\$3,001 and above	6.2	2.6	2.4	29.1
Mean	\$1,112	\$480	\$358	\$1,589
Median	839	19	21	1,133

There are at least two explanations for these differences. One is simply the differences in the distribution of parental income. The students at the community colleges came from families with the lowest mean and median income, and received the lowest contribution. Those from the California State University and Colleges came from families with the next lowest incomes, and received the next lowest average contribution. This explanation would also be reasonable when the University of California students' contributions are compared with the other two public segments, but fails to explain why the independent college students, whose family income distribution was not unlike that at the University of California, received a substantially higher contribution.

The differences in contribution between the University of California and the independent colleges is more than likely a function of the differences in costs that students and parents must meet at the two types of institutions. At the University of California a parent who met the total educational expenses of a student would be required to contribute only about \$2,800, while a parent with the same intention at the independent colleges would be required to provide more than \$4,500. The costs of the institution place a limit on the effective contribution required of parents - and there is a likelihood that these distributions reflect those limits. At the University of California only 6.2 percent of the parents contributed amounts in excess of \$3,000 - while at the independent colleges nearly three out of ten parents contributed more than \$3,000 toward the expenses of their children.

One way to examine the differences in ability of families to pay is to consider the contributions that would be expected according to the College Scholarship Service system of need analysis - used uniformly by the four-year public and private institutions participating in the survey. The SRS analysis calculates the CSS contribution from income moderated by the number of dependent children and the number of children in college. This calculation does not include any contribution from family assets (since those data are not collected on the SRS instrument) and as such probably understates the amount of contribution which would be expected from higher income families. The following table shows the CSS contribution distribution which would be expected:

Table VI-10
CSS Calculated Parental Contribution
By Segment

CSS Calculated Parental Contribution	U.C.	C.S.U.C.	C.C.	I.C.
None	14.7%	27.1%	37.3%	18.0%
\$1 to \$200	4.3	7.9	6.0	5.6
\$201 to \$400	2.0	2.0	1.9	2.6
\$401 to \$600	7.1	10.0	7.3	6.0
\$601 to \$1,000	8.1	7.8	7.7	8.9
\$1,001 to \$1,500	14.1	14.0	12.0	13.5
\$1,501 to \$2,000	12.3	9.4	8.1	12.1
\$2,001 to \$2,500	7.8	4.4	3.6	7.7
\$2,501 to \$3,000	8.0	5.1	4.3	6.1
\$3,001 and above	21.7	12.3	11.8	19.6
Mean	\$1,655	\$1,136	\$1,014	\$1,521
Median	1,490	754	532	1,330

Comparison of the distributions in Tables VI-9 and VI-10 indicate that at the three public segments there are substantially more families making no contribution toward educational expenses than would be calculated. At the independent colleges the percent of families making no contribution is about equal to what would be calculated. This is a direct reflection of the distribution of independent students in the four segments. The CSS calculation includes all families, regardless of the dependency status of the student. At the three public segments considerably fewer families are making contributions in the highest interval (above \$3,000) than would be expected. Again, this is a reflection of the realities of the expense distributions at those segments. Few parents would actually be required to make contributions in these amounts even if they were meeting the full expenses of their children.

It is interesting to note that there are nearly one and a half times as many families at the independent colleges making contributions in excess of \$3,000 than would be calculated by the College Scholarship Service. This is again a reflection of the costs of education at those institutions and parental willingness to support their dependents at the institution of their choice.

To examine the impact of maximum cost on required parental contribution, the SRS system calculates another measure of parental contribution which establishes the maximum for any family at the total costs reported by their child on the SRS questionnaire. That distribution, presented in the table on the following page, closely resembles the student-reported distribution of parental contribution. At the independent colleges,

however, there are still considerably more parents making contributions in excess of what would be calculated.

Table VI-11

CSS Calculated Parental Contribution
Limited to Cost
By Segment

CSS Calculated Parental Contribution Limited To Cost	U.C.	C.S.U.C.	C.C.	I.C.
None	15.1%	27.9%	37.7%	18.2%
\$1 to \$200	4.4	8.2	8.0	5.6
\$201 to \$400	2.2	7.1	15.0	2.9
\$401 to \$600	7.8	12.1	13.9	6.1
\$601 to \$1,000	9.2	11.3	9.8	9.2
\$1,001 to \$1,500	18.0	15.2	7.9	13.7
\$1,501 to \$2,000	13.8	10.3	3.6	12.5
\$2,001 to \$2,500	11.8	3.7	1.1	8.0
\$2,501 to \$3,000	10.5	2.2	1.3	6.8
\$3,001 and above	7.2	2.1	1.8	17.1
Mean	\$1,397	\$768	\$484	\$1,473
Median	1,314	513	258	1,293

There were significant differences in the student-reported parental contributions by racial/ethnic group membership. White students reported the largest average parental contribution, \$1,023; oriental students the next largest, \$865. Black, chicano, and Indian students all had substantially lower average contributions, \$275, \$325, and \$333 respectively. Perhaps even more significantly, the majority of black, chicano, and Indian students received no contribution from their parents (59.7 percent, 51.0 percent, and 57.5 percent respectively) while only three out of ten white students (30.3 percent) and one quarter of the oriental students (25.8 percent) received no parental contribution. The following table presents the mean and median student-reported parental contributions for each of the different racial/ethnic groups. Tables F-7 through F-11 report the complete distribution of student-reported parental contribution by racial/ethnic group for all segments combined and individually for each of the segments.

Table VI-12

Mean and Median Student-Reported Parental Contribution
By Racial/Ethnic Group

Group	Parental Contribution	
	Mean	Median
White	\$1,023	\$458
Black	275	--
Chicano	325	--
Oriental	865	337
Indian	333	--

The College Scholarship Service calculated parental contributions for the different racial/ethnic groups are shown in Tables F-12 through F-16.

CHAPTER VII

FAMILY CONTRIBUTION AND FINANCIAL NEED

In addition to expecting the parents of the student to make a reasonable contribution toward educational expenses, most student aid programs expect that the student will make a contribution from his or her own resources. Typically the student contribution will come from three major sources:

Contribution from Spouse. For students who are married, the contribution from the spouse generally is considered as a replacement for the contribution from the parent.

Contribution from Student Savings. This typically represents a portion of the assets which the student has accumulated over the previous years and an amount that is expected to be saved from employment during the summer preceding the academic year for which aid is requested.

Contribution from Student Benefits. Generally, these are considered to include amounts from the Social Security Administration, benefits from the Veterans Administration, welfare payments, vocational rehabilitation benefits, etc.

These amounts, added to the expected parental contribution, are subtracted from the student budget to determine the need which must be met from student aid programs. This chapter will present data from the Student Resource Survey about the family contribution which would have been available to the respondents and calculate their financial need.

In most instances, only a portion of the respondents reported that they had access to the various forms of support to be discussed. So that comparisons can be made between different groups, the amounts reported by some students have been prorated over the total group of students with the same characteristics. The amounts actually received will be described as "mean, those reporting any" and the prorated amounts as "mean, all respondents".

Among students who are married, the contribution from spouse generally replaces the parental contribution. In this sample, the contribution of the spouse at each of the segments was actually larger than the ~~parental~~ contribution. At the University of California, 6.5 percent of the students reported receiving support from the spouse, with the average spouse contribution equal to \$2,351. At the California State University and Colleges 15.0 percent of the respondents indicated that they had received a contribution from spouse in an average of \$2,190. At the community colleges 10.1 percent received a contribution from spouse in an average amount of \$1,570. At the independent colleges 3.6 percent of respondents had support from spouse with the average \$2,102. Table G-1 provides the full distribution of reported spouse contribution. The following table shows the percent of respondents with contribution from spouse at each segment, the mean for those receiving spouse support, and the prorated mean for all students at each segment:

Table VII-1
Contribution from Spouse
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent reporting any	6.5%	15.0%	10.1%	3.6%
Mean, those reporting any	\$2,351	\$2,190	\$1,570	\$2,102
Mean, all respondents	\$ 153	\$ 330	\$ 159	\$ 75

The SRS analysis does not provide a distribution of the spouse contribution by racial/ethnic group. A constant value of \$199, representing the mean for all respondents of all racial/ethnic groups will be used in the racial/ethnic need determinations.

The amount expected from the student's savings typically derives from two sources - a standard amount which is expected to be saved from employment during the summer preceding the academic year and a portion of savings and assets which have been accumulated by the student over the past years. The amount expected from previous savings is typically prorated over the number of years remaining in the student's educational program. Since the Student Resource Survey collects data from students already enrolled in postsecondary education - and in the case of this survey nearly completing the academic year - the amount which normally would be added to represent summer savings has in fact been earned and the savings added to the other assets of the student. Previous experience in analyzing the results of the SRS indicate that students report their summer savings as a part of the contribution from savings rather than as a separate amount. It would be inappropriate, therefore, to consider that amount separately in the calculation of financial need.

A substantial majority of the respondents did work during the past summer. At the University of California 80.3 percent indicated that they had held some kind of job; at the California State University and Colleges 73.1 percent; at the community colleges 69.5 percent; and at the independent colleges 82.5 percent. Table G-2 provides the detailed distribution of total summer employment earnings. Table G-3 shows the percent of students reporting different types of jobs and Table G-4 the mean earnings from the different forms of jobs by segment. The following table shows the percent employed and mean earnings by segment:

Table VII-2

Summer Employment Income
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent reporting any	80.3%	73.1%	69.5%	82.5%
Mean, those reporting any	\$1,043	\$1,297	\$1,133	\$ 964
Mean, all respondents	\$ 838	\$ 948	\$ 786	\$ 796

Table G-5 provides the full distribution. All of the nonwhite groups included smaller percentages of students who were able to earn any money during the summer than did the white student group. This reflects the traditional difficulty that nonwhite students have in securing part-time employment. For those who were able to find work, however, the mean income was similar to that of the white students in all groups but the orientals. The following table summarizes the income from summer employment for students in the different racial/ethnic groups:

Table VII-3

Summer Employment Income
By Racial/Ethnic Group

	White	Black	Chicano	Oriental	Indian
Percent reporting any	79.6%	66.7%	66.0%	70.3%	71.6%
Mean, those reporting any	\$1,132	\$1,144	\$1,108	\$ 996	\$1,100
Mean, all respondents	\$ 901	\$ 763	\$ 731	\$ 700	\$ 788

In spite of the relatively high amounts of summer earnings and the relatively low percent of students who reported no summer earnings, only about half of the respondents indicated that they used savings to finance their educational expenses during the year. The largest percent using savings was at the University of California, where 57.8 percent of the respondents

indicated that they used savings as a means of financing their education. The smallest percentage was at the community colleges, where only 47.6 percent used savings. Tables G-6 and G-7 provide the full distributions. The following table summarizes the contributions from savings by segment and by racial/ethnic group:

Table VII-4
Contribution from Savings
By Segment and Racial/Ethnic Group

	Percent Reporting Any	Mean Those Reporting Any	Mean All
University of California	57.8%	\$676	\$391
California State University and Colleges	49.3	719	355
Community Colleges	47.6	707	337
Independent Colleges	54.7	635	347
White Students	54.9	719	394
Black Students	35.3	499	176
Chicano Students	39.7	486	193
Oriental Students	63.8	685	436
Indian Students	42.0	872	366

Tables G-8 through G-11 provide detailed distributions of the contribution from personal savings for students in the different racial/ethnic groups at each of the segments.

The percent of students receiving benefits from different programs varied considerably both within and between programs. The following table summarizes the benefits received by students at the different segments from all of the programs and provides the total contribution from benefits. For those receiving benefits they provided a major source of support.

Table VII-5

Summary of Contribution From Benefits
By Segment

Benefit Program	U.C.	C.S.U.C.	C.C.	I.C.
Veterans benefits				
Percent receiving any	4.3%	18.0%	20.1%	3.1%
Mean, those reporting any	\$2,217	\$2,228	\$2,045	\$2,009
Social security				
Percent receiving any	5.8%	6.2%	10.6%	7.1%
Mean, those reporting any	\$1,148	\$1,124	\$959	\$967
Welfare				
Percent receiving any	1.1%	2.7%	4.0%	1.0%
Mean, those reporting any	\$1,192	\$949	\$981	\$898
Vocational rehabilitation				
Percent receiving any	.6%	1.5%	2.6%	.9%
Mean, those reporting any	\$738	\$686	\$458	\$616
Other benefits				
Percent receiving any	1.8%	3.9%	4.0%	2.2%
Mean, those reporting any	\$851	\$940	\$775	\$949
All benefits				
Percent receiving any	11.6%	26.8%	33.1%	11.8%
Mean, those reporting any	\$1,668	\$1,960	\$1,740	\$1,357
Mean, all respondents	\$ 193	\$ 526	\$ 578	\$ 160

Tables G-12 through G-16 provide detailed distributions of the amounts received from the different benefit programs by students at each of the segments. Table G-17 provides the distribution of total benefits from all programs by segment. The following table summarizes the amounts of contribution from benefits by students in the different racial/ethnic groups, and Tables G-18 through G-22 provide the detailed distributions by racial/ethnic group for the total and for each segment.

Table VII-6

Summary of Contribution from Benefits
By Racial/Ethnic Group

	White	Black	Chicano	Oriental	Indian
Percent reporting any	11.2%	15.1%	13.8%	10.9%	32.1%
Mean, those reporting any	\$1,555	\$744	\$544	\$907	\$1,367
Mean, all respondents	\$ 173	\$112	\$ 77	\$ 98	\$ 315

The following tables combine the data from Chapters V, VI, and VII to derive the amount of need of students at the different segments and in the different racial/ethnic groups. The largest average need among the different segments is at the independent colleges where the high budgets more than offset the high parental contributions. The average need at the independent colleges is \$2,378; at the University of California \$944; at the California State University and Colleges \$830; and at the community colleges \$599.

With the exception of oriental students, all of the racial/ethnic minorities have a higher average need than do the white students. Black students demonstrated an average need of \$1,762, Indian students an average of \$1,402, chicanos \$1,306, whites \$917, and oriental students \$884.

Table VII-7

Determination of Average Need
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Parental contribution	\$1,112	\$ 480	\$ 358	\$1,589
Spouse contribution	153	330	159	75
Student savings	391	355	337	347
Benefits	<u>193</u>	<u>526</u>	<u>578</u>	<u>160</u>
Total Family Contribution	\$1,849	\$1,691	\$1,432	\$2,171
Subtracted from the Average budget of	\$2,793	\$2,521	\$2,031	\$4,549
Produces need of	\$ 944	\$ 830	\$ 599	\$2,378

Table VII-8
**Determination of Average Need
 By Racial/Ethnic Group**

	White	Black	Chicano	Oriental	Indian
Parental contribution	\$1,023	\$ 275	\$ 325	\$ 865	\$\$ 333
Spouse contribution	199	199	199	199	199
Student savings	394	176	193	436	366
Benefits	360	476	448	202	456
Total Family Contribution	\$1,976	\$1,126	\$1,165	\$1,702	\$1,354
Subtracted from the average budget of	\$2,893	\$2,888	\$2,471	\$2,586	\$2,756
Produces need of	\$ 917	\$1,762	\$1,306	\$ 884	\$1,402

CHAPTER VIII

THE FEDERAL BASIC EDUCATIONAL OPPORTUNITY GRANT

In 1972, the Congress of the United States authorized a major innovation in federal student aid - the Basic Educational Opportunity Grants. Unlike other federal programs, the Basic Grants held forth the promise of providing assistance "as a matter of right" to students enrolled in post-secondary education regardless of where they lived or where they enrolled. The program also provided for both horizontal and vertical equity in the treatment of students: those coming from similar economic circumstances would be treated equally and those from different economic circumstances would be treated differently.

The Basic Educational Opportunity Grant Program, by Congressional intent, was to be the foundation on which all other federal and state student aid programs would rest. It would guarantee a certain amount to all students which could then be supplemented from other sources of funding.

To date, however, the program has not been an unqualified success. From the outset it suffered from underfunding. This necessitated a gradual "phased" implementation of the program class by class. In the first year (1973-74) it was limited to full-time first-time freshmen; in the second year (1974-75 when these data were collected) to full-time freshmen and sophomores. The appropriations for the 1975-76 academic year will make funds available to freshmen, sophomores, and juniors regardless of class load (provided, of course, that they are enrolled at least half-time as required by the basic law). In addition to limiting eligibility, the level of funding was such that grants in the first two years did not reach the maximum allowable under the law, \$1,400, but was limited to \$1,200. The 1975-76 Schedule of Awards provided for full funding for these three classes.

The data collected in the Student Resource Survey permits projections to be made which approximate the eligibility of students for Basic Grants under a variety of conditions. In addition, the respondents are asked specifically if they have received a Basic Grant during the 1974-75 academic year. This chapter provides information on the characteristics of respondents in terms of their actual and potential qualifications for this foundation of support.

Under full-funding conditions, something over two in ten of these respondents would have been eligible for a Basic Grant. The highest percentage of eligible respondents would have been at the community colleges, where nearly three out of ten (29.7 percent) would have qualified for a grant. At the California State University and Colleges one quarter of the respondents (25.0 percent) would have qualified under full funding; at the independent colleges 20.1 percent; and at the University of California 18.5 percent. The mean grants would have ranged from \$809 at the independent colleges to \$618 at the community colleges.

Table VIII-1

Comparison of Basic Grant Eligibility
Under Different Funding Levels by Segment

	U.C.	C.S.U.C.	C.C.	I.C.
<u>Full Funding</u>				
Percent of Respondents				
Eligible	18.5%	25.0%	29.7%	20.1%
Mean Grant	\$759	\$677	\$618	\$809
<u>1974-75 Funding</u>				
Percent of Respondents				
Eligible	8.7%	7.0%	24.7%	12.3%
Mean Grant	\$514	\$430	\$373	\$580
<u>1974-75 Actual Recipients</u>				
Percent of Respondents				
Eligible	7.9%	6.1%	10.0%	11.3%
Mean Grant	\$642	\$625	\$519	\$671

As the table above shows, the potentially eligible students under the 1974-75 funding levels are considerably lower than those eligible under full funding. The closest relationship between the two eligible groups is at the community colleges, due to the restriction in 1974-75 which limits eligibility to freshmen and sophomores. All of the upper division students at the four-year segments are ineligible under present rules.

When the potentially eligible students under 1974-75 guidelines are compared with the students who actually reported receiving grants, some interesting differences appear. First is that the mean grant reported by the recipients exceeds that which would have been predicted by the Student Resource Survey. This is undoubtedly due to the fact that the SRS predictions are based on the actual budget reported by the student while the actual awards are based on standard budgets constructed by the Office of Education for the BEOG Program. An artifact in the computer program for the Student Resource Survey causes the budget used in the projection to be understated, and this finding is not unexpected.

The second important fact in the comparison of potentially eligible and actual recipients of the Basic Grant is seen in the differences in percentage of potentially eligible students who actually receive grants. At all of the four-year segments the percent of recipients as compared with potentially eligible students is very high - 90.8 percent at the University of California, 87.1 percent at the California State University and Colleges, and 91.9 percent at the independent colleges - while at the community colleges it is relatively low, 40.5 percent. Some part of this may be errors in the estimating of the SRS, but it is likely

that a large portion of the differences reflects a real underutilization of the Basic Grants by community college students. Preliminary analysis of program statistics of the BEOG Program nationally indicates that community colleges in general have the lowest participation rates in the program. The Basic Educational Opportunity Grant Program staff in Washington has just begun a study to investigate this underutilization.

As indicated at the beginning of this chapter, the BEOG Program is moving toward funding which will provide awards to students at the full level intended by the authorizing legislation. For this reason, planning on the basis of full funding would seem appropriate. In the analyses which follow, comparisons are provided between the actual 1974-75 recipients and those which were actually reported by the students in the SRS.

Among the recipients, nearly all were never married (88.7 percent). When the potentially eligible students under full funding were considered, a slightly smaller percent would be never married (85.3 percent). Some part of this difference can be accounted for by the tendency of married students to be in the upper division. Table H-1 shows the distribution of marital status of recipients and full funding eligibles.

In the present recipient group nonwhite students make up a larger percentage than they would in the full-funding group. Of the present recipients nearly six out of ten (59.4 percent) indicated that they were members of a racial/ethnic minority group. Under full funding estimates only 54.9 percent would have been nonwhite. Again, the larger percentages of nonwhite students enrolled in the lower divisions of the four-year institutions and in the community colleges would explain this difference. The following table shows the racial/ethnic distribution of the two groups for all segments combined:

Table VIII-2

Racial/Ethnic Group Membership
of Basic Grant Recipients

Group	Eligible Full-Funding	1974-75 Recipients
American Indian	1.6%	2.2%
Black	8.6	11.9
White	45.1	40.6
Chicano	21.3	27.3
Oriental	16.8	12.5
Other	6.5	5.5

Of the full-funding eligible students, 76.1 percent would have been considered dependent and 23.9 percent independent. Of the present recipients a slightly larger percentage is dependent, 78.6 percent, with 21.4 percent considered independent. Table H-2 shows the details of dependency status for the two groups.

The parental income distribution of the Basic Grant recipients is, as would be expected, considerably lower than that of the total respondent group. Under full funding conditions the mean parental income of recipients would have been \$7,134; among the 1974-75 actual recipients the mean was somewhat higher, \$8,464. About four in ten of the recipients under full funding and current rules (41.6 percent and 39.1 percent respectively) would have come from families with incomes of less than \$6,000. The current recipients include a larger percentage of students from families with incomes above \$12,000 than would be predicted at full funding (20.7 percent and 8.5 percent respectively). The following table provides the full income distributions of recipients under the two levels of funding:

Table VIII-3

**Parental Income
of Basic Grant Recipients**

Parental Income	Eligible Full-Funding	1974-75 Recipients
Under \$3,000	21.3%	16.3%
\$3,000 to \$5,999	20.4	22.8
\$6,000 to \$7,499	13.2	9.8
\$7,500 to \$8,999	16.4	10.7
\$9,000 to \$11,999	20.3	19.7
\$12,000 to \$14,999	4.7	10.4
\$15,000 and above	3.8	10.3
Mean	\$7,134	\$8,464

The parental contribution for the Basic Grant Program purposes is calculated under different rules than those of the College Scholarship Service used by most California institutions for eligibility determinations for campus-based federal, state, and institutional student aid. The mean BEOG parental contribution for the full-funding recipients would have been \$361; that for the 1974-75 recipients was \$684. At full funding 23.1 percent of the parents would have been calculated to have been able to make no contribution for BEOG purposes, and under present rules 20.6 percent would have been expected to make no contribution.

The actual parental contribution reported by the students who would have been eligible under full funding conditions averaged \$361 (about what would have been predicted) but a substantially larger percentage than would have been predicted 46.0 percent, made no contribution. Among the 1974-75 recipients the mean student-reported parental contribution was \$294 (considerably lower than would have been predicted) and the percent making no contribution again considerably higher than would have been predicted, 47.8 percent. Tables H-3 and H-4 provide the full distributions of BEOG calculated and student-reported parental contribution for the two groups.

The California Student Aid Commission requires all State Scholarship and College Opportunity Grant winners to apply for a BEOG. For those who had received both a state award and a BEOG the mean state grant was \$1,232. Among the 1974-75 BEOG recipients more than half (53.9 percent) also reported that they had not received a State Scholarship or College Opportunity Grant. Among the potentially eligible recipients of BEOG at full funding, more than three-quarters (76.3 percent) reported that they had not received a State Scholarship or College Opportunity Grant. Table H-5 provides the distribution of State Scholarships and College Opportunity Grants for the BEOG populations. The total scholarship and grant aid of the BEOG recipients (including their Basic Grant and any available state scholarships or grants) was \$1,762 for the current year recipients and \$1,525 for the potentially eligible full-funding recipients. Among the full-funding potentially eligible students more than half (51.6 percent) reported that they had received some form of scholarship or grant. Table H-6 provides the distribution of total grants for the BEOG students at the two funding levels.

Nearly half of the present BEOG recipients (47.6 percent) reported that they had been obligated to borrow during the year. The mean loan for those who had borrowed was \$1,027. Among the potentially eligible students a smaller percentage reported borrowing (29.9 percent) and a lower mean loan (\$951) than among the recipients. Table H-7 shows the distribution of borrowing by Basic Grant recipients. The percentage of students eligible under the two funding levels who reported employment income was about the same, 79.6 percent for the full-funding eligibles and 81.0 percent of the current recipients. Table H-8 shows this distribution.

Nearly two-thirds of the students eligible for Basic Grants under full-funding conditions (63.3 percent) reported that they had received some form of student aid, with the average for recipients \$1,963. The mean total aid of BEOG recipients was \$2,462 (including their Basic Grant). The table on the following page shows the distribution of total aid for BEOG eligible and recipient groups.

Table VIII-4

Total Student Aid
of Basic Grant Recipients

Total Student Aid	Eligible Full Funding	1974-75 Recipients
None	36.7%	---
Of Those Reporting Any		
\$1 to \$200	8.6%	2.4%
\$201 to \$400	4.8	3.9
\$401 to \$600	6.9	5.5
\$601 to \$1,000	10.2	8.9
\$1,001 to \$1,500	13.8	13.5
\$1,501 to \$2,000	14.3	13.4
\$2,001 to \$2,500	10.8	11.7
\$2,501 to \$3,000	8.2	10.4
\$3,001 to \$3,500	7.8	6.9
\$3,501 to \$4,000	4.9	6.5
\$4,001 and above	9.5	16.9
Mean	\$1,963	\$2,462

Although the Basic Grant provides a significant source of support for those who receive it, when the awards are prorated among all of the students in the respondent group, the amount is insignificant. The Basic Grant amounts to a prorated average contribution to total resources at the University of California of \$50, at the California State University and Colleges \$38, at the community colleges \$52, and at the independent colleges \$76. For that reason, the Basic Grant amounts will be combined with other scholarships and grants in the discussions of student aid in the following chapters.

CHAPTER IX

THE STUDENT-REPORTED FINANCIAL AID

The final tables in Chapter VII calculated the financial need of the respondent groups by deducting the total family contribution (parental or spouse contribution, student contribution from savings, and student contribution from benefits) from the average budgets which were calculated in Chapter V. Among the segments this need ranged from \$599 at the community colleges to \$2,378 at the independent colleges. Among the different racial/ethnic groups the need ranged from \$884 for the oriental students to \$1,762 for the black students. To meet their needs the students had access to a variety of federal, state, institutional, and private student aid programs. In addition, many students had access to employment during the year, which they obtained on their own initiative.

This chapter reports on the student aid reported by the respondents as being available to them to meet their expenses. In reviewing the information presented here, a number of cautions must be kept in mind:

1. In spite of efforts at simplification, the language of student aid is confusing even to the program administrators. The Student Resource Survey asks the respondents to indicate in considerable detail the specific sources from which their aid came. While it is likely (although some question it) that students can accurately discriminate between grant, loan, and employment aid, it is not as likely that they can make fine distinctions between different sources of the same type of aid. For example, during the time these data were collected, there were at least five federal scholarship and grant programs: Basic Educational Opportunity Grants (BEOG), Supplementary Educational Opportunity Grants (SEOG), Law Enforcement Education Program Grants (LEEP), Health Professions Education Grants (HPEG), and Bureau of Indian Affairs Grants (BIAG). There were four state funded scholarship or grant programs: State Scholarships, College Opportunity Grants (COG), Occupational Education and Training Grants (OETG), and Educational Opportunity Grants (EOP). It is likely that the student's ability to accurately distinguish between and report correctly the type of grant or scholarship received is less than complete. The same difficulties apply to some degree to the sources of loan and employment aid.

For these reasons, the materials in this chapter will focus more on the total amounts reported by the students from the different types of aid programs (scholarship or grant, loan, and employment) with less emphasis on specific subtypes of aid. Distributions will be provided in the appendices for the subtypes, but these should be interpreted with care.

2. The amounts reported by students represent estimates of the total that they will have available for the year. The data for this study were collected in February, March, and April, at a time when the students had not actually received all of the aid they might expect. This is particularly true of employment income.
3. It cannot be determined whether the amounts reported are gross or net figures. In the case of employment income, some students may have reported their total expected income while others may have reported only their take-home pay, after the deductions for taxes, insurance, etc. It is also unlikely that any of the students have deducted the costs associated with earning their income, such as transportation to and from work.
4. The financial assistance reported by the students is not limited to that which is formally available through the financial aid offices at the institution - or even the California Student Aid Commission, in the case of state aid. It is likely that what has been reported includes amounts which have been received by students but not reported to the financial aid office or the Commission.

In order to provide a more easily understood and reviewed profile of the aid available at each segment, separate appendices have been provided to give the detailed distributions of aid by type and source for each. Appendix I provides detailed distributions for the total for all of the segments, while Appendices J, K, L, and M present the detailed distributions for the University of California, the California State University and Colleges, the community colleges, and the independent colleges, respectively.

Scholarship and Grant Assistance

The Student Resource Survey questionnaire asks students to report the amounts they received from nonresident tuition waivers, state scholarships and grants, federally funded SEOG, institutional scholarships and grants, and other types of grant aid. (They are also asked to report amounts from the federally funded BEOG which was discussed in Chapter VIII.) The following table summarizes the percent of students in each segment who reported grants from each of the sources and the mean amount for those who received each of the different grants. Tables 1 in Appendices J-M provide the detailed distribution for the different types for each segment.

Table IX-1
Summary of Scholarships and Grants
By Segment

Type of Scholarship or Grant	U.C.	C.S.U.C.	C.C.	I.C.
<u>Nonresident Tuition Waiver</u>				
Percent reporting any	1.1%	1.8%	2.3%	1.6%
Mean, those reporting any	\$634	\$478	\$536	\$619
<u>State Scholarship or Grant</u>				
Percent reporting any	13.8%	7.2%	3.3%	31.5%
Mean, those reporting any	\$556	\$422	\$585	\$1,895
<u>Supplementary Educational Opportunity Grant</u>				
Percent reporting any	4.3%	3.2%	4.1%	4.1%
Mean, those reporting any	\$570	\$650	\$480	\$568
<u>Institutional Scholarship or Grant</u>				
Percent reporting any	11.6%	3.0%	3.6%	30.3%
Mean, those reporting any	\$590	\$635	\$626	\$1,103
<u>Other</u>				
Percent reporting any	9.2%	8.0%	6.2%	13.8%
Mean, those reporting any	\$625	\$698	\$586	\$912

At the independent colleges, about six out of ten respondents (59.3 percent) reported that they had received some form of grant (including the BEOG) with the average for the recipients \$1,982. When that amount was prorated over all of the independent college respondents the mean grant was \$1,176. At the University of California slightly more than three out of ten respondents (30.9 percent) had received some form of grant with the average for recipients \$945 and for all respondents \$284. At both the California State University and Colleges and the community colleges slightly less than two out of ten respondents (18.3 percent and 17.2 percent respectively) reported grant assistance of one form or another. The mean for recipients at the California State University and Colleges was \$874 and at the community colleges \$923. The prorated means for all respondents were \$160 and \$159 respectively. Table IX-2, on the following page, shows the distribution of total grant and scholar-

ship assistance by segment.

There was also a considerable difference in the pattern of receipt of scholarship and grant assistance by students in the different racial/ethnic groups, as shown in the table on the following page.

Somewhat more than one-quarter of the white students (27.0 percent) reported receiving some form of scholarship or grant, about one-third of the oriental students (32.4 percent), about four out of ten chicano students (40.5 percent), and slightly more than half of the black and Indian students (50.5 percent and 52.3 percent respectively).

The mean grant for white recipients was \$1,336, for black recipients \$1,623, for chicano recipients \$1,607, for oriental recipients \$1,160, and for Indian recipients \$1,938. Because of the differences in the percent of students in each of the racial/ethnic groups who reported receiving any scholarship or grant, the prorated means for the different groups vary more widely. When the total grant and scholarship aid reported by the white recipients is prorated over all white respondents the average grant and scholarship was \$360. For black students the comparable average was \$819, for chicano students \$651, for oriental students \$376, and for Indian students \$1,013. Table IX-3 on the following page provides the detailed distribution by racial/ethnic group for all segments combined.

Table 2 in Appendices J-M provide the detailed distribution of total scholarship and grant, including BEOG, for the racial/ethnic groups at each of the individual segments.

Table IX-2
Distribution of Total Scholarships and Grants*
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
None	69.9%	81.7%	82.8%	40.7%
Of Those Reporting Any				
\$1 to \$200	11.2%	26.5%	20.5%	3.7%
\$201 to \$400	11.1	10.8	17.8	4.9
\$401 to \$600	23.0	15.8	13.5	4.9
\$601 to \$1,000	19.3	19.4	20.4	9.5
\$1,001 to \$1,500	16.4	10.2	11.0	12.7
\$1,501 to \$2,000	9.1	7.0	5.4	12.6
\$2,001 to \$2,500	5.2	3.6	2.6	19.2
\$2,501 to \$3,000	2.4	1.8	2.7	13.2
\$3,001 to \$3,500	1.5	1.6	2.0	11.6
\$3,501 and above	.8	3.2	4.2	7.6
Mean, Those Reporting Any	\$945	\$874	\$923	\$1,982
Mean, All Respondents	\$284	\$160	\$159	\$1,176

*Including BEOG

Table IX-3

Distribution of Total Scholarships and Grants*
By Racial/Ethnic Group

	White	Black	Chicano	Oriental	Indian
None	73.0%	49.5%	59.5%	67.6%	47.7%
Of Those Reporting Any					
\$1 to \$200	12.4%	9.9%	7.7%	12.5%	6.5%
\$201 to \$400	8.7	6.3	8.1	11.6	8.7
\$401 to \$600	12.9	12.6	8.8	16.2	10.9
\$601 to \$1,000	14.8	15.7	15.3	17.7	6.5
\$1,001 to \$1,500	13.4	11.2	15.3	14.2	8.7
\$1,501 to \$2,000	10.1	8.1	10.4	9.3	10.9
\$2,001 to \$2,500	11.2	10.8	11.5	7.0	15.2
\$2,501 to \$3,000	7.7	6.7	8.1	3.2	13.0
\$3,001 to \$3,500	5.9	10.3	5.4	4.3	6.5
\$3,501 and above	1.7	8.4	9.3	4.1	13.1
Mean, Those Reporting Any	\$1,336	\$1,623	\$1,607	\$1,160	\$1,938
Mean, All	\$ 360	\$ 819	\$ 651	\$ 376	\$1,013

*Including BEOG

Loan Assistance

Respondents were asked to report the amounts they received from the National Direct (Defense) Student Loan Program (NDSL); other federal loans administered through the institutions such as the Law Enforcement Education Program (LEEP), Nursing, and Health Professions Loans; the Federally Insured Student Loan Program (FISL); institutional long-term loans; and other loan sources. It was interesting to note that relatively few of the respondents reported any borrowing during the current year. At the University of California less than two out of ten (18.2 percent) of the respondents reported any loans, at the California State University and Colleges 14.7 percent, at the community colleges 6.8 percent and at the independent colleges 34.0 percent.

Table I-1 provides the detailed distribution of total borrowing by segment. The following table summarizes the total borrowing by respondents from the different types of loan funds and in total:

Table IX-4
Summary of Current Year Borrowing
By Type and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
<u>NDSL</u>				
Percent Reporting Any	8.9%	6.9%	2.8%	14.8%
Mean, Those Reporting Any	\$578	\$701	\$484	\$687
<u>LEEP, Nursing, and Health Professions</u>				
Percent Reporting Any	.3%	1.8%	1.4%	.6%
Mean, Those Reporting Any	\$950	\$529	\$735	\$1,160
<u>FISL</u>				
Percent Reporting Any	7.3%	5.6%	2.7%	17.0%
Mean, Those Reporting Any	\$1,085	\$1,022	\$815	\$1,087
<u>Institutional</u>				
Percent Reporting Any	1.9%	1.0%	1.5%	1.8%
Mean, Those Reporting Any	\$423	\$534	\$509	\$641
<u>Other</u>				
Percent Reporting Any	3.9%	3.8%	3.5%	4.4%
Mean, Those Reporting Any	\$710	\$825	\$839	\$1,219
<u>Total Borrowing</u>				
Percent Reporting Any	18.2%	14.7%	6.8%	34.0%
Mean, Those Reporting Any	\$957	\$1,103	\$1,256	\$1,081
Mean, All Respondents	\$174	\$ 163	\$ 85	\$ 367

Table 4 in Appendices J-M provide the detailed distribution of loans from the different sources by segment.

The black respondents included the largest percentage of borrowers (36.7 percent) of any of the racial/ethnic groups. Among white respondents only 17.4 percent reported any loans, among Chicano respondents 21.1 percent, among orientals 13.1 percent, and among Indians 28.5 percent. The largest average loan among borrowers was reported by

the white students, \$1,095, but the higher rate of borrowing among black students produces the largest prorated average loan, \$370, of any racial/ethnic group. Table I-2 shows the combined distribution of total borrowing by racial/ethnic group while Table 4 in Appendices J-M show the distribution by racial/ethnic group for the different segments.

Term-Time Employment

Employment income was the source of student aid reported by the largest percentages of respondents. At the University of California 54.5 percent reported using income from term-time employment to finance their educational expenses. At the California State University and Colleges 59.0 percent reported using term-time employment income; at the community colleges 67.0 percent; and at the independent colleges 64.8 percent.

There were considerable variations in the average number of hours worked and in the amount of income reported among the different segments. At the University of California the average number of hours of term-time employment was 13.5, at the California State University and Colleges 20.1, at the community colleges 19.4, and at the independent colleges 11.7. Table I-3 shows the distribution of number of hours worked by those who reported any regular term-time employment. The following table shows the distribution of total term-time employment by segment:

Table IX-5
Distribution of Term-Time Employment Income
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
None	45.5%	41.0%	33.0%	35.2%
Of Those Reporting Any				
\$1 to \$200	18.3%	12.8%	16.3%	26.3%
\$201 to \$400	13.2	8.1	9.1	20.2
\$401 to \$600	12.6	7.3	9.9	15.4
\$601 to \$1,000	18.7	11.8	15.6	15.7
\$1,001 to \$1,500	13.8	8.8	11.0	7.9
\$1,501 to \$2,000	8.9	10.0	9.1	5.6
\$2,001 to \$2,500	3.9	6.8	5.8	3.0
\$2,501 to \$3,000	3.3	6.0	3.5	1.6
\$3,001 to \$3,500	6.8	26.6	17.9	3.6
\$3,501 and above	.4	1.9	1.7	.7
Mean, Those Reporting Any	\$1,016	\$1,723	\$1,407	\$749
Mean, All Respondents	\$ 554	\$1,016	\$ 942	\$486

There was less variation in the patterns of term-time employment among the racial/ethnic groups than there was between the segments. The percent of students reporting using income from term-time employment ranged from 52.3 percent for Indian students to 62.7 percent for black students. The average number of hours for students who worked ranged from 14.3 for the Indians to 19.2 percent for the blacks. The prorated average income from term-time employment ranged from \$567 for the Indians to \$946 for the blacks. Tables I-4 and I-5 provide detailed distribution for these data for the racial/ethnic groups. Tables 5 and 6 in Appendices J-M provide the detailed distributions for the racial/ethnic groups by segment. The following table summarizes the term-time employment income by racial/ethnic group:

Table IX-6

Summary of Term-Time Employment Income
By Racial/Ethnic Group

Racial/Ethnic Group	Percent Reporting Any	Average Hours Worked	Prorated Average Income
White	60.4%	16.0%	\$737
Black	62.7	19.2	946
Chicano	60.2	18.6	786
Oriental	56.8	16.4	710
Indian	52.3	14.3	567

The most commonly reported type of term-time employment was off-campus work. At the community colleges where the majority of the students lived at home, 55.7 percent reported off-campus work. At the California State University and Colleges, where the next largest percentage of students lived in the community, 50.0 percent reported that they worked there. At the University of California 39.6 percent reported off-campus employment while at the independent colleges 34.7 percent reported this kind of employment.

The independent colleges had the largest percentage of students who reported on-campus nonwork-study employment, 28.3 percent. At the University of California 13.8 percent reported this kind of employment, at the California State University and Colleges 7.0 percent, and at the community colleges 7.3 percent. College work-study employment was reported by 14.3 percent of independent college respondents, 14.2 percent of community college respondents, 5.7 percent of California State University and College respondents, and 6.1 percent of University of California respondents. Table I-6 provides the summary of employment of each type for each of the segments; Table 7 in Appendices J-M provide the detailed distributions for each of the segments by type of employment income reported.

There was an interesting variation in the average number of hours of term-time employment among students in the different dependency groups. Single dependent students living at home worked more hours than did single dependent students living away from home, with averages of 16.8 hours and 12.3 hours respectively. Independent students worked more hours on the average than did dependent students, and married students more than single independent students. The average number of hours of term-time work for single independent students was 18.2 and for the married independent students 24.1. Table I-7 provides the distribution of average hours of employment for the different dependency groups.

Total Student Aid

The following table compares the average scholarship, loan, and term-time employment for students who reported any aid from each of the sources. Students at the independent colleges who received grants reported the highest average award, \$1,982. Among the public segments, grant recipients at the University of California had the highest average award, \$945, and those at the California State University and Colleges the lowest, \$874. At the community colleges grant recipients reported an average of \$923. Loan recipients at the community colleges reported the highest average borrowing, \$1,256; recipients at the California State University and Colleges the next highest, \$1,103; at the independent colleges the average for borrowers was \$1,081 and at the University of California \$957.

Students at the California State University and Colleges who worked reported the highest term-time earnings, \$1,723, and at the community colleges, \$1,407. At the University of California those who worked reported average term-time earnings of \$1,016; those at the independent colleges who worked had average term-time earnings of \$749.

Table IX-7

Comparison of Student Aid
Recipients Only,
By Segment

	Mean Scholarship or Grant	Mean Loan	Mean Term-Time Employment
University of California	\$ 945	\$ 957	\$1,016
California State University			
and Colleges	874	1,103	1,723
Community Colleges	923	1,256	1,407
Independent Colleges	1,982	1,081	749

The figures on the following page show the total student aid (the combined amounts of scholarships, grants, loans, and term-time employment) prorated among all respondents in the study group by segment and by racial/ethnic group.

The average amount available for scholarships and grants for all students in the study group was highest at the independent colleges (\$1,176) where the costs were highest, next highest at the University of California (\$284), and nearly comparable at the California State University and Colleges (\$160) and the community colleges (\$159) where the budgets were lower but not comparable. The average amount available for loans at the independent colleges was \$367, at the University of California \$174, at the California State University and Colleges \$163, and at the community colleges \$85.

Term-time employment, which is not completely under the control of the institution and may or may not be related to the financial need of the student, was highest at the California State University and Colleges (where the average for all students was \$1,016) and at the community colleges (average for all students \$942). The prorated term-time employment was considerably lower at the University of California (average for all students \$554) and at the independent colleges (average for all \$486).

These differences in reported income from term-time employment for the total study group result in substantially higher total student aid for students at the community colleges and the California State University and Colleges as compared with the University of California. At the University of California, where the costs were the highest among the public segments, the total aid was \$1,012. At the California State University and Colleges the average total aid was \$1,339 and at the community colleges \$1,186. At the independent colleges, where the costs were the highest, the average aid available was also the highest, \$2,029.

Students from the nonwhite racial/ethnic groups reported higher average aid than did white students, with the exception of the orientals. The mean total aid for white students was \$1,388, for black students \$2,135, for chicano students \$1,624, for oriental students \$1,209, and for Indian students \$1,809.

Tables I-8 and I-9 provide the details of the summary of student aid by segment and racial/ethnic group.

Grants made up 58.0 percent of the total student aid for those at the independent colleges, loans 18.1 percent, and term-time employment 23.9 percent. At the University of California grants represented 28.1 percent of the total aid, loans 17.2 percent, and employment 54.7 percent. At the California State University and Colleges and the community colleges grants made up nearly the same percentage of the total, 11.9 percent and 13.4 percent respectively, but loans were a much smaller percent of the total at the community colleges, 7.2 percent of the total, than at the California State University and Colleges, where loans were 12.2 percent of the total. Employment at the California State University and Colleges represented 75.9 percent of the total and at the community colleges 79.4 percent.

Grants made up 28.0 percent of the total aid for white students, 38.4 percent for black students, 40.1 percent for chicanos, 31.1 percent for orientals, and 56.0 percent for Indian students. Loans represented 14.8 percent of the total for whites, 17.3 percent for blacks, 11.5 percent for chicanos, 10.2 percent for orientals, and 12.7 percent for Indians. The lowest percentage of total aid from term-time employment was reported by the Indian students (31.3 percent) and the highest by the orientals (58.7 percent) and whites (57.2 percent). Black students had an average of 44.3 percent of their total aid from employment and chicoano students 48.4 percent. The following table shows the percentage of total aid from each source by segment and racial/ethnic group:

Table IX-8

Percent of Total Aid From Different Sources
By Segment and Racial/Ethnic Group

	Percent of Aid From		
	Grant	Loan	Term-Time Work
University of California	28.1%	17.2%	54.7%
California State University			
and Colleges	11.9	12.2	75.9
Community Colleges	3.4	7.2	79.4
Independent Colleges	58.0	18.1	23.9
White Students	28.0%	14.8%	57.2%
Black Students	38.4	17.3	44.3
Chicano Students	40.1	11.5	48.4
Oriental Students	31.1	10.2	58.7
Indian Students	56.0	12.7	31.3

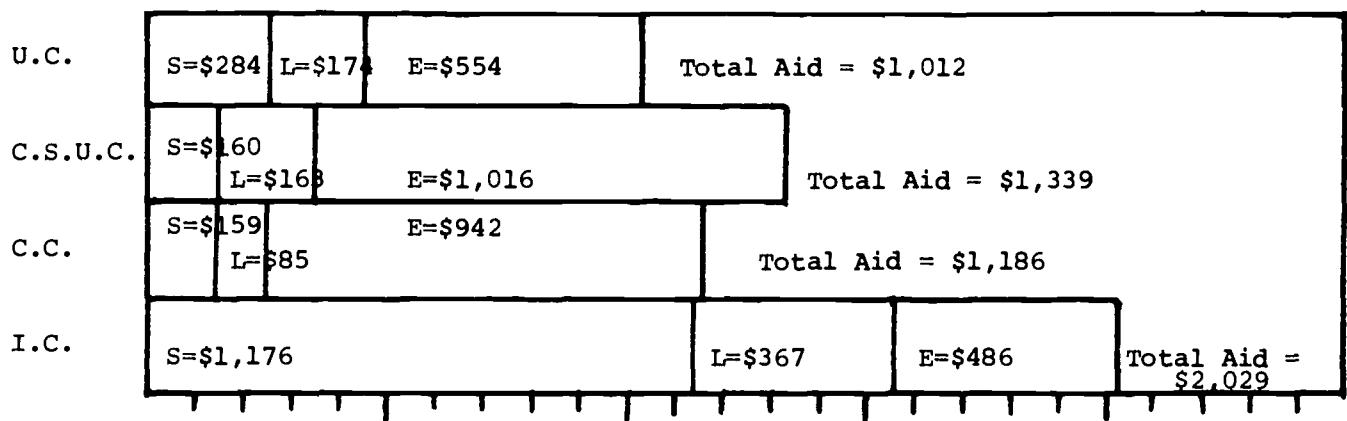


Figure 1
Comparison of Total Student Aid by Segment

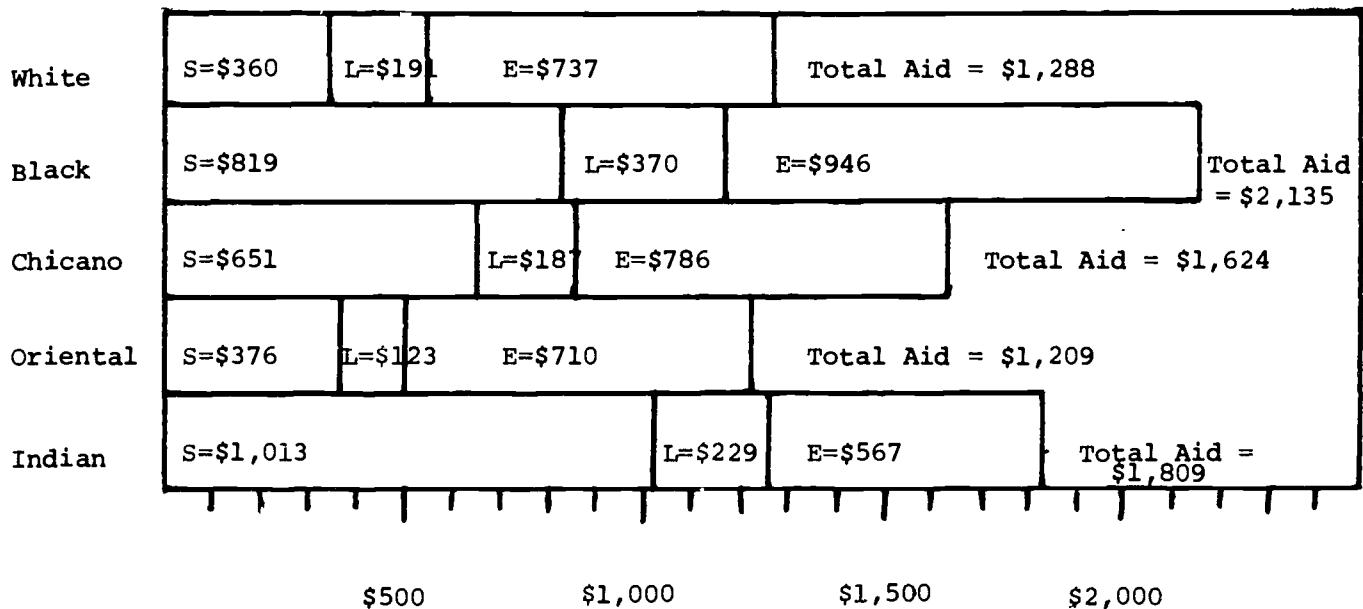


Figure 2
Comparison of Total Student Aid by Racial/Ethnic Group

CHAPTER X

PATTERNS OF PAYING FOR POSTSECONDARY EDUCATION

When all of the combinations of parental contribution, student self-help, scholarships and grants, loans, and employment opportunities are considered, there are probably as many different combinations of resources that can be used to meet the educational expenses of students in California postsecondary institutions as there are different students in those institutions. Some will be able to obtain all of the needed resources from their parents or guardians and thus be able to meet their expenses without expending any of their own physical or financial resources and without reliance on student aid programs. Others will be unable to obtain any support from their parents and lack access to (or perhaps more importantly information about) the student aid for which they might qualify. These students will be totally dependent upon their own resources and will work to meet all of their expenses.

Probably neither of these extreme patterns are typical of any substantial portion of the respondents in this study group. Only about a third of the respondents (34.2 percent) did not receive any support from their parents or guardians, and of that group about three in ten (31.9 percent) were married students where the spouse contribution would replace that of the parents. More than four out of ten respondents (43.3 percent) reported that they had received support from one or another of the formal student aid programs (excluding off-campus employment) provided by the federal, state, or institutional offices.

For most students, then, the pattern of paying for postsecondary education involves some combination of support from parents, guardians, or spouse; self-help in the form of savings from previous employment, income from present employment, or borrowing against future employment income; and "free money" in the form of scholarships, grants, and benefits. In order to permit comparisons of the aggregate resources available to students, the amounts reported by recipients were apportioned among all of the students in the particular group under consideration. As noted above, some students fall at the extremes and this method over or understates their reliance on a particular source of financing. For the total group, however, this method provides the most realistic descriptions.

The average total resources available to students in the study group ranged from \$2,031 at the community colleges to \$4,549 at the independent colleges. At the University of California the mean was \$2,793 and at the California State University and Colleges \$2,521. The average total available to white students was \$2,893, to black students \$2,888, to chicanos \$2,471, to orientals \$2,586, and to Indian students \$2,756.

Family Contribution

The total family contribution (as described in Chapter VII) made up more than half of the available resources for students at all of the segments. At the University of California the family contribution accounted for

just under two-thirds of the total resources (64.6 percent), with parental/spouse contribution making up 44.2 percent of the total resources, student savings 13.7 percent, and benefits 6.7 percent. At the California State University and Colleges the family contribution represented a slightly smaller percentage of the total, 55.8 percent. Parental/spouse contribution at the California State University and Colleges made up 26.7 percent of the total, student savings 11.7 percent, and benefits 17.4 percent. At the community colleges the family contribution was 54.7 percent of the total, with 19.7 percent coming from parent or spouse, 12.9 percent from student savings, and 22.1 percent from benefits.

The family contribution at the independent colleges represented the smallest percentage of the total of any of the segments, 51.7 percent. The parent/spouse contribution made up 39.6 percent of the total, student savings 8.3 percent, and benefits only 3.8 percent. But because of the considerably higher total resources available at the independent colleges these percentage comparisons are deceiving. The dollar value of parental/spouse contribution at the independent colleges was the highest of any of the segments, \$1,664, compared with \$1,265 at the University of California, \$810 at the California State University and Colleges, and \$517 at the community colleges. The actual amounts from student savings were quite consistent from segment to segment; \$391 at the University of California, \$355 at the California State University and Colleges, \$337 at the community colleges, and \$347 at the independent colleges. The amount of contribution from benefits ranged from \$160 at the independent colleges and \$183 at the University of California to \$578 at the community colleges and \$526 at the California State University and Colleges - largely due to the higher percentage of students receiving veterans benefits at the lower cost California State University and Colleges and community college segments.

There was considerably more variation in the percentage of resources provided by the family contribution among the different racial/ethnic groups. For white students the family contribution made up 60.5 percent of the total available. For black students the family contribution made up 34.5 percent of the total resources; for chicano students 41.8 percent, for oriental students 58.5 percent, and for Indian students 42.8 percent. For black, chicano, and Indian students the parental contribution made up a considerably smaller percent of the total than it did for white and oriental students. The following table summarizes the role of family contribution for the different segments and racial/ethnic groups:

Table X-1

Percent of Total Resources from Family Contribution
By Segment and Racial/Ethnic Group

	Percent of Total Resources From:			
	Parent/ Spouse	Student Savings	Bene- fits	Total Family Contrib.
University of California	44.2%	13.7%	6.7%	64.6%
California State University				
and Colleges	26.7	11.7	17.7	55.8
Community Colleges	19.7	12.7	22.1	54.7
Independent Colleges	39.6	8.3	3.8	51.7
White Students	37.4	12.1	11.0	60.5
Black Students	14.5	5.4	14.6	34.5
Chicano Students	18.8	6.9	16.1	41.8
Oriental Students	36.6	15.0	6.9	58.5
Indian Students	16.8	11.6	14.4	42.8

Grant or Scholarship

Grants and scholarships from various sources made up 9.9 percent of the total resources available at the University of California, 5.3 percent of those at the California State University and Colleges, 6.1 percent at the community colleges, and 28.0 percent at the independent colleges. For white students grants represented 11.0 percent of the total, for black students 25.1 percent of the total, for chicano students 23.3 percent, for oriental students 12.9 percent, and for Indian students 32.0 percent.

At all segments the percent of respondents who reported receiving grants declined as parental income increased. At the University of California 63.3 percent of the respondents from families with incomes of less than \$6,000 reported receiving grants while only 13.1 percent of the respondents from families with incomes in excess of \$18,000 reported grants. At the California State University and Colleges the comparable percentages were 37.0 and 8.7; at the community colleges 31.8 and 7.3; and at the independent colleges 82.0 and 38.6. At the public segments there was considerable horizontal equity in the average amount of grants reported by students in the two lowest income intervals. At the independent colleges, where the costs were considerably higher, the average grants to students in the lowest incomes were commensurately higher. The following table summarizes the student-reported grant assistance by income intervals at the different segments:

Table X-2

Average Scholarship or Grant by Parental Income and Segment

Parental Income	U.C.	C.S.U.C.	C.C.	I.C.
Under \$6,000				
Percent Reporting Grant	63.3%	37.0%	31.8%	82.0%
Mean Grant Amount*	\$1,322	\$996	\$940	\$2,579
\$6,000 to \$11,999				
Percent Reporting Grant	56.6%	21.9%	21.2%	84.8%
Mean Grant Amount*	\$1,064	\$935	\$935	\$2,330
\$12,000 to \$17,999				
Percent Reporting Grant	36.4%	14.8%	11.2%	75.8%
Mean Grant Amount*	\$727	\$649	\$170	\$1,993
\$18,000 and Above				
Percent Reporting Grant	13.1%	8.7%	7.3%	38.6%
Mean Grant Amount*	\$648	\$733	\$1,074	\$1,476

*Grant recipients only

There is no immediately available explanation for the high average grants reported by students in the highest income intervals at the California State University and Colleges.

Loans

Current borrowing made up less than ten percent of the total resources at all of the segments. At the University of California current year loans represented 6.1 percent of the total resources, 5.4 percent at the California State University and Colleges, 3.2 percent at the community colleges, and 8.7 percent at the independent colleges. Greater differences were seen in the current borrowing among the different racial/ethnic groups. Loans made up 11.3 percent of the total resources of black students, 7.3 percent of those of the Indian students, 6.7 percent of those of the chicanos, 5.9 percent of the whites, and 4.2 percent of the orientals.

When total long term educational debt was considered, however, there were more apparent substantial differences. The following table shows the student and spouse total long-term debt reported by students at the different segments. Table X-4 on the following page provides the same information by racial/ethnic group, and Table 8 in Appendices J-M shows the racial/ethnic distribution for each of the segments.

Table X-3

**Distribution of Total Long Term Indebtedness
(Student and Spouse)
By Segment**

	U.C.	C.S.U.C.	C.C.	I.C.
None	73.7%	71.6%	81.0%	57.9%
Of Those Reporting Any				
\$1 to \$499	20.8%	20.5%	31.8%	9.9%
\$500 to \$999	19.3	19.3	17.7	22.3
\$1,000 to \$1,499	17.1	16.8	12.0	18.4
\$1,500 to \$2,499	19.3	17.1	10.8	23.6
\$2,500 to \$3,499	13.3	11.9	7.9	12.9
\$3,500 to \$4,499	4.5	4.1	4.1	6.0
\$4,500 to \$5,999	3.7	3.4	3.1	4.2
\$6,000 to \$7,499	.6	2.1	2.2	1.2
\$7,500 and above	1.4	4.9	10.3	1.3
Mean, Those Reporting Any	\$1,733	\$2,027	\$2,224	\$1,974
Mean, All Respondents	456	575	422	820

Table X-4

**Distribution of Total Long Term Indebtedness
(Student and Spouse)
By Racial/Ethnic Group**

	White	Black	Chicano	Oriental	Indian
None	73.1%	50.0%	65.1%	76.9%	54.5%
Of Those Reporting Any					
\$1 to \$499	17.8%	11.3%	20.4%	25.6%	35.0%
\$500 to \$999	19.2	19.9	25.9	24.8	17.5
\$1,000 to \$1,499	16.4	16.7	16.0	15.0	25.0
\$1,500 to \$2,499	19.6	19.9	16.8	15.4	12.5
\$2,500 to \$3,499	12.9	12.7	9.9	10.2	7.5
\$3,500 to \$4,499	5.5	6.3	3.7	2.8	--
\$4,500 to \$5,999	4.0	3.2	2.9	2.0	2.5
\$6,000 to \$7,499	1.4	1.8	1.3	1.6	--
\$7,500 and above	3.2	8.1	3.1	2.4	--
Mean, Those Reporting Any	\$1,983	\$2,440	\$1,747	\$1,602	\$1,138
Mean, All Respondents	\$ 534	\$1,220	\$ 611	\$ 370	\$ 517

The percentage of students who reported some type of long term educational debt at the University of California and the California State University and Colleges was about the same. At the community colleges, as would be expected, the total reporting any debt was less (since all of the students were in the lower division and consequently have had less opportunity or need to borrow). However, those who have borrowed at the community colleges have a higher average loan than at any of the other segments. The prorated average loan for community college students is not as much smaller than at the public four-year segments as would have been expected - giving some indication that the total borrowing of community college students may be disproportionately high. For those in terminal programs this may not pose any problem, but for those continuing to four-year or graduate level programs where additional borrowing may be necessary, the level of debt for the first two years may cause problems in subsequent study.

The distribution of total long term debt for students in the independent colleges shows a considerably higher reliance on some form of long term debt in the financing of these students' educations. More than four out of ten (42.1 percent) of the independent college students reported some long term debt. The average for those who had borrowed was lower than at the California State University and Colleges and the community colleges, but the prorated average was the highest of any of the segments.

Half of the black students reported that they had accumulated some long term debt. Both the average for borrowers and the prorated average for black students was higher than that for any of the other racial/ethnic groups. With the exception of the orientals, all of the racial/ethnic minority groups included a higher percentage of students with some long term debt than did the white student group. The average long term debt prorated for all nonwhite respondents was \$612, compared with \$534 for white respondents. Most of these differences among and between racial/ethnic groups are probably a reflection of a greater financial need and consequently a greater reliance on student aid as a means of financing the postsecondary educations of nonwhite students rather than a greater reliance on loans per se, but the fact remains that these data indicate that nonwhite students will complete their educations with a larger burden of debt repayment than will the white students.

As with grants, the percentage of respondents reporting that they have current borrowing decreases as family income increases. At the independent colleges a higher percentage of students in each of the parental income groups indicated that they had some current borrowing than was true at the public segments, reflecting the higher costs of those institutions and the higher reliance on student aid as a form of financing for the independent college students. The highest average loan was reported by borrowers from families in the highest income interval. These students are more likely to be ineligible for grant assistance and, in the absence of parental contributions in amounts equal to those calculated in the need analysis systems (which seems to be substantiated by the data in Chapter VI) would have to rely more heavily on loans as a means of financing their educations. The table on the following page presents a summary of current borrowing by parental income and segment.

A further indication that borrowing replaces parental contribution when the latter is unavailable can be seen in a comparison of the total borrowing of dependent and independent students. Among single dependent students 23.4 percent reported some long term educational indebtedness while among single and married independent students 46.1 percent (nearly twice as many) reported some long term debt. The mean long term debt for all dependent students was only \$381 while that of independent students was \$1,087 (nearly three times as much).

Table X-5

Average Current Year Borrowing
By Parental Income and Segment

Parental Income	U.C.	C.S.U.C.	C.C.	I.C.
Under \$6,000				
Percent Reporting Loan	39.6%	25.3%	10.6%	50.0%
Mean Loan*	\$957	\$994	\$1,107	\$977
\$6,000 to \$11,999				
Percent Reporting Loan	32.8%	16.5%	7.2%	47.7%
Mean Loan*	\$940	\$1,974	\$1,177	\$962
\$12,000 to \$17,999				
Percent Reporting Loan	18.7%	12.1%	4.1%	44.5%
Mean Loan*	\$891	\$1,125	\$1,028	\$935
\$18,000 and Above				
Percent Reporting Loan	9.4%	9.9%	5.6%	21.0%
Mean Loan*	\$1,040	\$1,184	\$1,770	\$1,368

*Current borrowers only

Employment

At the California State University and Colleges and the community colleges, income from term-time employment represented the largest single source of financing. California State University and College students reported that term-time employment made up 33.5 percent of their total resources and community college students receive 36.0 percent of their total resources from term-time employment. At the University of California term-time employment was the second largest percentage of the total, 19.4 percent, and at the independent colleges the third largest percentage, 11.6 percent.

There was less variation in the percent of the total coming from term-time employment among students from the different racial/ethnic groups. White students received 22.6 percent of their total resources from term-time employment, black students 29.1 percent, chicano students 28.2 percent, oriental students 24.4 percent, and Indian students 17.9 percent.

Nearly all of the students reported that they (or their spouse) had some income from employment at one or another point during the 1974 calendar year. The following table summarizes the calendar year employment of the respondents by segment and racial/ethnic group. Tables I-10 and I-11 provide the detailed distributions by segment and racial/ethnic group; Table 9 in Appendices J-M provide the detailed distributions by racial/ethnic group for each of the individual segments.

Table X-6

Summary of Total Annual Income from Employment
(Student and Spouse, 1974 Calendar Year)
By Segment and Racial/Ethnic Group

	Percent Reporting Any	Mean	Median
University of California	94.8%	\$2,077	\$1,230
California State University and Colleges	95.5	3,854	1,981
Community Colleges	94.1	3,544	1,705
Independent Colleges	95.5	1,700	1,008
White Students	95.5%	\$2,860	\$1,477
Black Students	93.9	3,518	998
Chicano Students	94.2	3,036	1,174
Oriental Students	94.2	2,231	1,010
Indian Students	93.2	2,473	954

Although students in the lowest income interval generally had higher mean earnings from term-time employment than did students in the other income intervals, the amount of term-time employment does not appear to be related to parental income. Table I-12 shows the mean term-time employment income by parental income and segment. As would be expected, independent students reported higher incomes from employment than did dependent students; married students reported higher incomes than did single students. A comparison of income from employment by dependency and marital status is shown in Table I-13.

Total Resources

The figures on the following two pages summarize the total resources available to students in the different segments and racial/ethnic groups as well as the percent derived from each of the major sources of support. At the independent colleges the resources which the students expected to be available to them were less than the expenses which they reported they would have to meet by \$349 (stated differently, their resources were only 92.3 percent of their budgets). At all of the public segments the resources exceeded the budgets by various amounts - \$587 at the community colleges, \$509 at the California State University and Colleges, and \$67 at the University of California. The apparent excess of resources at the California State University and Colleges and the community colleges is undoubtedly a reflection of the large percent of their resources coming from employment. As noted in Chapter IX it is most likely that students report the gross amounts of earnings without making deductions for withholding, insurance, transportation to and from work, etc. In addition, since so many of the students at those two segments live at home or in the community it is likely that a portion of their incomes are used to meet necessary expenses that were not reported in the educational budgets used in this study.

These figures graphically present the major differences in patterns of paying for a postsecondary education in California. At the University of California and the independent colleges the contributions of parents play the largest role in financing education. At the California State University and Colleges and the community colleges student contributions from term-time employment play the largest role. These differences can be understood from the data presented in Chapter VI, which show that the California State University and Colleges and the community colleges have the largest percentages of students meeting the BEOG requirements for independence (and as such do not receive any substantial amount of parental contribution) and come from families with lower average incomes (and as such cannot expect to receive as much parental contribution).

The consistency of reported contributions from student assets and savings from previous employment across segments supports the principle of need analysis that students can and do make a contribution from their previous efforts. The average amounts are not inconsistent with the expectations presently made.

Differences in the contributions from benefits appear to be largely a function of the distribution of veterans among the different segments. At the community colleges and California State University and Colleges about two in ten respondents (see Chapter VII) reported that they were receiving veterans benefits - as compared with less than one out of twenty at the University of California and the independent colleges. These relationships are reflected in the contribution of benefits to the total resources of students in the various segments.

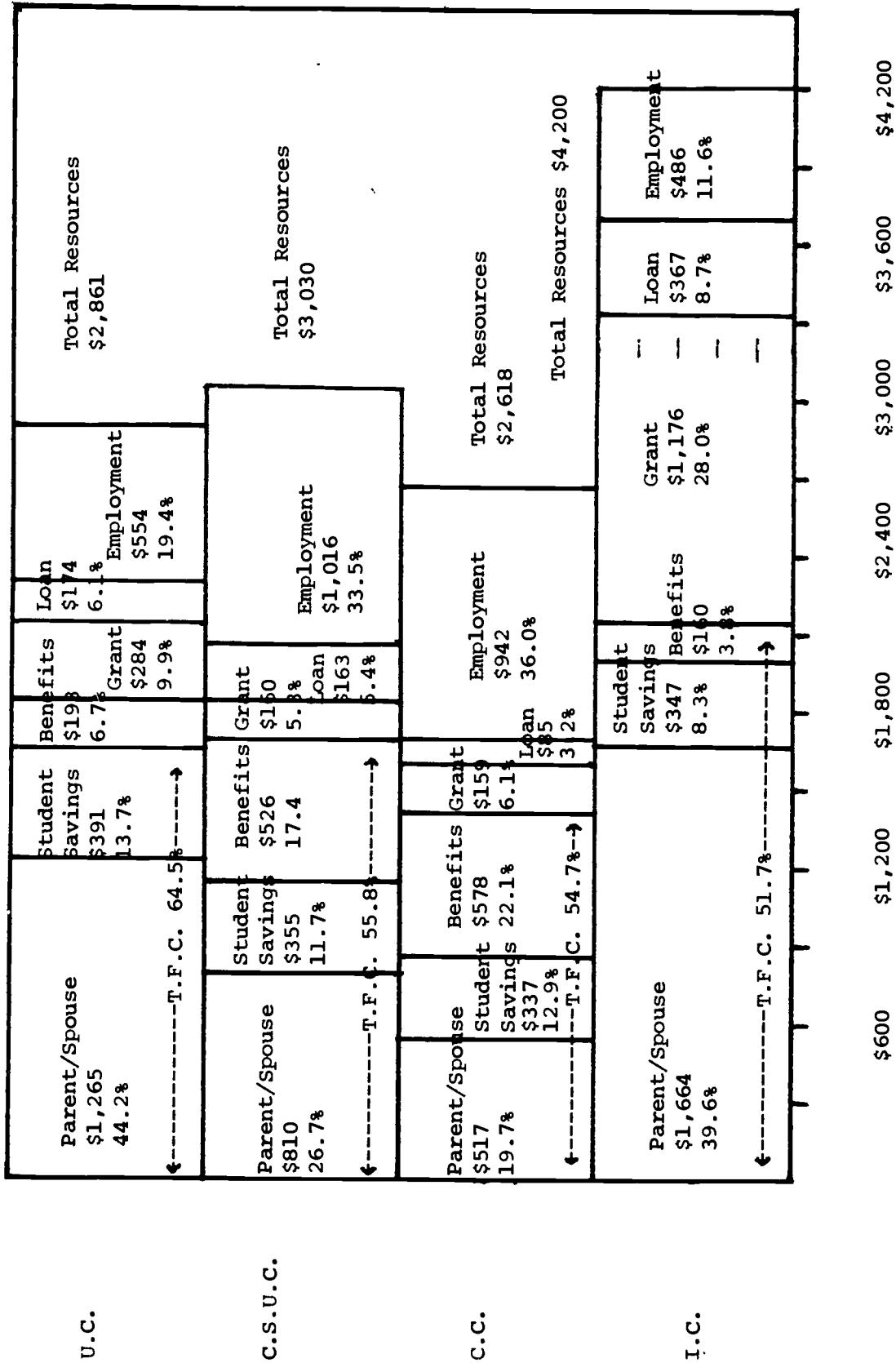


Figure 3
Comparison of Total Resources By Segment

	White	Parent/Spouse		Student Savings	Benefits	Grant	Loan	Employment	Total Resources
		\$1,222	37.4%	\$394	\$360	\$360	\$191	\$737	\$3,264
	Black	T.F.C. 60.5%		12.1%	11.0%	11.0%	5.9%	22.6%	
		\$474	14.5%	\$176	\$476	\$819	\$370	\$946	\$3,261
	Chicano	T.F.C. 34.5%		5.4%	14.6%	25.1%	11.3%	29.1%	
		\$524	18.8%	\$193	\$448	\$651	\$187	\$786	\$2,789
	Oriental	T.F.C. 41.8%		5.9%	16.1%	23.3%	6.7%	28.2%	
		\$1,064	36.6%	\$436	\$202	\$376	\$121	\$710	\$2,911
	Indian	T.F.C. 58.5%		15.0%	6.9%	12.9%	4.2%	24.4%	
		\$532	16.8%	\$366	\$456	\$1,013	\$229	\$567	\$3,163
						32.0%	7.3%	17.9%	
									\$3,000
									\$2,500
									\$2,000
									\$1,500
									\$1,000
									\$500

Figure 4
Comparison of Total Resources by Racial/Ethnic Group

The differences in the proportion of resources coming from scholarships, grants, and loans (the student aid typically under the full control of the institution) appears to be related primarily to differences in costs of the different institutional types. Students at the highest cost independent colleges receive considerably more scholarship and grant assistance than do students at the less expensive public segments, but they also borrow considerably more - more than twice as much as the average at the other four-year segments and more than four times as much as students at the two-year public institutions. Even with these levels of expected support the total resources of the independent college students appear to be less than their total expenses.

When the patterns of the different racial/ethnic groups are compared there are significant differences. The pattern of the oriental students is generally similar to that of the white students. In both groups the parent/spouse contribution is the most important source of resources. Contributions from the students' previous employment and savings also play an important part in the financing pattern for the white and oriental students. For those in the other racial/ethnic groups, the parent/spouse and student savings contributions play a less important part than do the student aid programs. White and oriental students receive about 60 percent of their support from the family contribution (see Chapter VII) and about 40 percent from the student aid programs. For black, chicano, and Indian students the situation is reversed - with about 60 percent of their support coming from student aid programs and 40 percent from the family contribution.

APPENDIX A

PARTICIPATING INSTITUTIONS

1

-81-

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University of California

California State University and Colleges

Community Colleges

Cabrillo
Chabot
East Los Angeles
Glendale
Imperial
Marin

Merced
Mt. San Jacinto
Orange Coast
Pasadena
San Francisco
Ventura

Independent Colleges

California Institute of Technology
Claremont Men's College
College of Notre Dame
Dominican College
Immaculate Heart College
Loyola Marymount University
Mills College
Mt. Saint Mary's College
Northrop University
Occidental College
Pacific Union College
Pepperdine University
Pomona College

St. Mary's College of California
San Francisco Conservatory
of Music
Scripps College
Southern California College
Stanford University
United States International
University
University of Redlands
University of San Diego
University of San Francisco
Westmont College
Whittier College

APPENDIX B

STUDENT RESOURCE SURVEY DATA COLLECTION INSTRUMENT

-85-

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Student Resource Survey

The purpose of this study, conducted jointly by this institution and the College Entrance Examination Board, is to collect information for use in annual applications to the Federal Government for student financial aid program funds and for use in reports to the Federal Government and state agencies. It is hoped that the results will be helpful in the assessment of the adequacy of student financial aid programs. The information needed can be collected only from students; we will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for institutional identification.

4. In which of the following programs are you enrolled?

0- Agricultural Sciences	5- Education
1- Business Administration	6- Nursing
2- Humanities or Social Sciences	7- Health Professions
3- Physical and Life Sciences, Mathematics	8- Law
4- Engineering, Architecture	9- Undeclared major or other

5. What is your current class level?

0- Highschool senior	6- First-year graduate or professional student
1- College freshman	7- Second-year graduate or professional student
2- College sophomore	8- Third-year graduate or professional student
3- College junior	9- Fourth-year (or more) graduate or professional student
4- College senior	
5- Fifth-year undergraduate	

6. What class load are you carrying?

0- Less than 1/2 of a full-time course of study
1- 1/2 to 3/4 of a full-time course of study
2- A full-time course of study

7. Age at nearest birthday?

1- 18 or under	3- 20	5- 22-24	7- 30-34	9- 41 and over
2- 19	4- 21	6- 25-29	8- 35-40	

8. Sex

0- Male	1- Female
---------	-----------

9. How do you describe yourself?

0- American Indian	4- Oriental/Asian-American
1- Black/Afro-American/Negro	5- Other Spanish-speaking American
2- Caucasian/White	6- Filipino
3- Chicano/Mexican-American	7- Other

10. Marital Status

0- Never Married	2- Separated	4- Widowed
1- Married	3- Divorced	5- Other

11. If you have children, how many of them are dependent upon you for support? (0-9)

12. Residence status for tuition purposes:

0- State resident	3- Immigrant—State residency established
1- Non-state resident—U.S. citizen	4- Immigrant—State residency not established
2- Foreign student—Non-immigrant visa	

13. What is the highest level of education you plan to complete here or elsewhere?

0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
1- Master's degree (M.A., M.S., etc.) or first professional degree
2- Bachelor's degree (B.A., B.S., etc.)
3- Non-degree Certificate Program
4- 2-year Associate degree

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?

0- Less than \$3,000 a year	5- Between \$12,000 and \$14,999
1- Between \$3,000 and \$5,999	6- Between \$15,000 and \$17,999
2- Between \$6,000 and \$7,499	7- Between \$18,000 and \$20,999
3- Between \$7,500 and \$8,999	8- Between \$21,000 and \$24,999
4- Between \$9,000 and \$11,999	9- \$25,000 and above

15. On the average, about how many hours per week do you work in a part-time job while school is in session?

0- None	4- 16 to 20 hours
1- 1 to 5 hours	5- 21 to 25 hours
2- 6 to 10 hours	6- 26 to 30 hours
3- 11 to 15 hours	7- 31 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

0- No.	
1- Yes, but my parents provide most of my support	
2- Yes, I am primarily self-supporting	
3- Yes, and I am classified as a self-supporting (Independent) student by the Financial Aid Office	
4- Yes, but I have been denied self-supporting (Independent) status by the Financial Aid Office	

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0- for \$0 or None		5- for \$1,001 to \$1,500	
1- for \$1 to \$200		6- for \$1,501 to \$2,000	
2- for \$201 to \$400		7- for \$2,001 to \$2,500	
3- for \$401 to \$600		8- for \$2,501 to \$3,000	
4- for \$601 to \$1,000		9- for \$3,001 and above	

COLLEGE EXPENSES: Estimate your total nine-month academic budget for the current year, using the dollar ranges above.

17. Tuition and fees	18. Books, supplies, and course materials	19. Room and board	20. Transportation	21. Clothing, recreation, and incidentals
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SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian

TERM-TIME EMPLOYMENT

24. College Work-Study

25. Assistantships, teaching, or research

23. Spouse

26. On-campus employment (Non-Work-Study)

27. Other employment

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

PAGE No. 1								
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4	5	6	7	8	9	10	11	12
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13	14	15	16	17	18	19	20	21
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22	23	24	25	26	27			
PAGE No. 2								
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28	29	30	31	32	33	34	35	36
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
37	38	39	40	41	42	43	44	45
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
46	47	48	49	50	51	52	53	54
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
55	56	57						
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64	65	66	67	68	69	70	71	72
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
73	74	75	76	77	78	79	80	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
LOCAL QUESTIONS (if any)								

RESPONSE CODING FORM

Enter in the appropriate box, the number associated with your response to each question.



Questions 28 to 49 - Continue to use following series of response codes:

Code	Range	Code	Range
0- for \$00 or None		5- for \$1,001 to \$1,500	
1- for \$1 to \$200		6- for \$1,501 to \$2,000	
2- for \$201 to \$400		7- for \$2,001 to \$2,500	
3- for \$401 to \$600		8- for \$2,501 to \$3,000	
4- for \$601 to \$1,000		9- for \$3,001 and above	

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

28. College Work-Study **30. On-campus employment (Non-Work-Study)**
29. Assistantships, teaching, **31. Other employment**
 ~~or research~~

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

- 33. Non-Resident Tuition Waiver
- 34. State Scholarship Awards and Fellowships
- 35. Basic Educational Opportunity Grants
- 36. Supplementary Educational Opportunity Grants
- 37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
- 38. Other federal fellowships, grants, and traineeships not previously listed (including Nursing, Health Professions or Law Enforcement Education Program Grants)
- 39. Scholarships or grants or fellowships from sources not previously listed
- 40. G.I. Bill
- 41. Social Security
- 42. Welfare
- 43. State Vocational Rehabilitation
- 44. Other Federal or State benefits not previously listed.

LOANS

- 45. National Direct Student Loans
- 46. Law Enforcement Education Program or Nursing or Health Professions Loans
- 47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
- 48. Institutional long-term loans not previously listed
- 49. Other Loans

50. How much will you and your spouse earn, before taxes, this calendar year?

0- \$1 to \$999	5- \$5,000 to \$5,999
1- \$1,000 to \$1,999	6- \$6,000 to \$7,499
2- \$2,000 to \$2,999	7- \$7,500 to \$8,999
3- \$3,000 to \$3,999	8- \$9,000 to \$11,999
4- \$4,000 to \$4,999	9- \$12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- \$0	3- \$1,000 to \$1,499	6- \$3,500 to \$4,499
1- \$1 to \$499	4- \$1,500 to \$2,499	7- \$4,500 to \$5,999
2- \$500 to \$999	5- \$2,500 to \$3,499	8- \$6,000 to \$7,499
		9- \$7,500 and over

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Program or similar campus program?

54. For EOP participants only, indicate the types of assistance you are receiving

0-None	4-Financial aid and tutoring
1-Financial aid only	5-Financial aid and counseling
2-Tutoring only	6-Tutoring and counseling
3-Counseling only	7-Financial aid, tutoring and counseling

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

APPENDIX C

SUPPLEMENTARY TABLES FOR CHAPTER III

TABLE C-1
Age of Respondents
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
18 or under	7.7%	3.3%	10.4%	8.6%
19	19.0	11.5	26.3	28.4
20	17.6	11.9	18.0	23.8
21	22.6	15.3	8.7	20.3
22 to 24	23.9	27.4	11.9	14.9
25 to 29	6.5	20.4	12.7	2.2
30 to 34	1.7	5.9	5.0	.9
35 to 40	.6	3.2	3.8	.3
41 and above	.3	1.1	3.2	.6
Mean (in years)	21.4	23.8	23.1	20.7

TABLE C-2
Respondent's Dependent Children
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
None	97.0%	88.1%	83.3%	98.0%
Of those with any				
1	41.9	47.8	42.1	51.1
2	32.3	31.2	31.4	34.0
3	17.2	15.1	15.2	8.5
4	5.4	4.6	7.8	6.4
5 or more	3.2	1.2	3.5	--
Mean (number of children)	2.0	1.8	2.0	1.7

APPENDIX D

SUPPLEMENTARY TABLES FOR CHAPTER IV

TABLE D-1
 Residence Status for Tuition Purposes
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
State Resident	94.8%	93.5%	89.6%	76.7%
Nonresident Citizen	1.6	1.1	2.5	19.5
Foreign Student	1.1	2.5	3.2	1.7
Immigrant - State Resident	2.4	2.7	4.2	2.0
Immigrant - Non-State Resident	.1	.2	.4	.1

TABLE D-2
 Method of Admission
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
First-Time Freshman	60.1%	38.5%	82.4%	81.3%
Transfer from In-State Community College	21.6	42.5	6.6	8.8
Transfer from Out-of-State Community College	.5	1.3	1.6	.7
Transfer from In-State Public 4-Year College	9.9	9.6	2.9	2.5
Transfer from In-State Private 4-Year College	2.1	3.1	1.0	2.1
Transfer from Out-of-State 4-Year College	4.2	3.7	1.3	3.8
Graduate of a 4-Year Institution	.3	.1	.5	--
Other	1.3	1.2	3.7	.8

TABLE D-3

Method of Admission
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
First-Time Freshman	62.5%	57.8%	68.1%	70.7%	67.8%
Transfer from In-State Community College	21.9	29.5	20.9	14.5	21.8
Transfer from Out-of-State Community College	.8	1.9	.7	.3	1.1
Transfer from In-State Public 4-Year College	7.1	4.7	4.5	6.7	3.4
Transfer from In-State Private 4-Year College	2.1	1.6	2.0	3.0	1.1
Transfer from Out-of-State 4-Year College	3.9	2.3	1.2	2.5	2.3
Graduate	.2	--	.1	.6	--
Other	1.4	2.1	2.1	1.8	2.3

TABLE D-4

Academic Program
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Agricultural Science	3.0%	.9%	1.2%	1.6%	2.3%
Business Administration	9.4	15.4	14.6	15.5	12.8
Humanities/Social Sciences	30.6	26.0	21.7	15.1	24.4
Physical and Life Sciences/Math	19.2	8.0	10.1	19.2	15.1
Engineering/Architecture	5.9	5.1	4.3	11.3	4.7
Education	5.2	7.6	10.8	3.7	9.3
Nursing	2.4	3.4	3.0	2.1	3.5
Health Professions	3.9	6.4	6.0	7.0	1.2
Law	2.1	4.1	4.1	1.5	2.3
Undeclared Major/Other	18.3	23.0	24.1	23.0	24.4

TABLE D-5
 University of California Academic Program
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Agricultural Science	4.3%	1.4%	3.6%	3.8%	4.3%
Business Administration	2.6	4.1	--	3.2	--
Humanities/Social Sciences	39.3	48.6	44.3	20.8	34.8
Physical and Life Sciences/Math	25.6	9.5	19.3	31.8	26.1
Engineering/Architecture	6.9	5.4	3.6	13.6	4.3
Education	1.1	4.1	6.4	.9	4.3
Nursing	.4	--	1.4	1.2	--
Health Professions	3.5	8.1	4.3	7.2	--
Law	.8	2.7	.7	--	--
Undeclared Major/Other	15.7	16.2	16.4	17.6	26.1

TABLE D-6
 California State University and Colleges Academic Program
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Agricultural Science	4.8%	.6%	.7%	.7%	3.8%
Business Administration	14.3	20.8	15.8	26.1	11.5
Humanities/Social Sciences	30.7	29.2	27.2	16.3	23.1
Physical and Life Sciences/ Mathematics	18.0	7.8	9.7	13.1	19.2
Engineering/Architecture	3.1	2.6	4.0	9.5	3.8
Education	8.2	9.7	14.1	7.8	19.2
Nursing	3.7	6.5	3.0	2.9	7.7
Health Professions	2.7	3.9	4.0	6.9	--
Law	3.0	6.5	6.0	2.6	--
Undeclared Major/Other	11.6	12.3	15.4	14.1	11.5

TABLE D-7
 Community Colleges Academic Program
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Agricultural Science	1.8%	.8%	1.1%	.3%	1.3%
Business Administration	13.2	14.2	14.4	20.2	8.8
Humanities/Social Sciences	11.1	11.9	6.5	11.1	31.3
Physical and Life Sciences/					
Mathematics	7.2	5.4	4.2	8.8	2.5
Engineering/Architecture	5.8	5.0	5.5	6.7	3.8
Education	6.0	6.2	8.2	2.3	5.0
Nursing	3.7	4.6	3.8	2.8	3.8
Health Professions	6.0	5.4	5.2	6.0	1.3
Law	3.0	6.9	3.2	1.3	3.8
Undeclared Major/Other	42.1	39.6	47.8	40.4	38.8

TABLE D-8
 Independent Colleges Academic Program
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Agricultural Science	.2%	--%	--%	--%	--%
Business Administration	8.3	11.4	11.7	11.8	15.4
Humanities/Social Sciences	32.8	26.7	33.9	13.4	30.8
Physical and Life Sciences/					
Mathematics	19.5	12.4	15.6	24.4	7.7
Engineering/Architecture	6.6	10.5	2.8	16.5	--
Education	5.7	6.7	8.9	3.1	7.7
Nursing	3.6	--	.6	2.4	--
Health Professions	4.6	8.6	6.7	6.3	7.7
Law	1.5	3.8	3.3	3.1	--
Undeclared Major/Other	17.3	20.0	16.7	18.9	30.8

TABLE D-9

E.O.P. Participation

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
% Participating	7.7%	5.1%	10.5%	6.3%
Type of Participation				
Financial Aid Only	49.3	33.6	40.4	75.0
Tutoring Only	6.6	14.1	24.1	8.1
Counseling Only	4.2	9.4	9.4	6.5
Financial Aid and Tutoring	7.5	5.4	7.2	4.0
Financial Aid and Counseling	7.5	7.4	4.6	2.4
Tutoring and Counseling	4.7	9.4	6.4	2.4
Financial Aid, Tutoring and Counseling	20.2	20.8	7.8	1.6

TABLE D-10

Class Level

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Freshman	26.8%	29.2%	33.6%	29.7%	36.4%
Sophomore	22.7	18.8	28.1	23.6	23.9
Junior	25.2	24.9	20.4	23.0	20.5
Senior	24.6	26.0	17.2	22.8	18.2
5th Year Undergraduate	.9	1.1	.7	.9	1.1

TABLE D-11
 University of California Class Level
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Freshman	19.0%	18.9%	19.3%	27.4%	20.8%
Sophomore	18.7	14.9	15.7	21.1	16.7
Junior	32.7	36.5	38.6	23.6	33.3
Senior	27.1	27.0	24.3	25.1	25.0
5th Year Undergraduate	2.4	2.7	2.1	2.8	4.2

TABLE D-12
 California State University and Colleges Class Level
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Freshman	13.9%	9.7%	16.1%	9.3%	30.8%
Sophomore	14.8	7.8	15.1	11.3	11.5
Junior	30.4	34.4	30.8	36.0	23.1
Senior	40.9	48.1	38.0	43.4	34.6
5th Year Undergraduate	--	--	--	--	--

TABLE D-13
 Community Colleges Class Level
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Freshman	52.1%	51.5%	48.6%	51.2%	58.5%
Sophomore	40.4	33.3	41.1	36.8	37.8
Junior	5.5	10.7	7.4	9.0	2.4
Senior	1.6	2.6	2.2	2.2	1.2
5th Year Undergraduate	.3	1.9	.7	.7	--

TABLE D-14
 Independent Colleges Class Level
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Freshman	29.8%	33.0%	43.6%	32.6%	61.5%
Sophomore	26.9	25.5	24.3	34.9	15.4
Junior	23.4	20.8	17.7	23.3	23.1
Senior	19.6	18.9	14.4	9.3	--
5th Year Undergraduate	.4	1.9	--	--	--

TABLE D-15

Grade Point Average

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Mostly A (3.5 or higher)	24.8%	15.6%	16.9%	30.3%
Mostly B (2.5 to 3.4)	62.2	61.7	57.5	58.9
Mostly C (1.5 to 2.4)	12.7	22.2	24.7	10.5
Mostly D (below 1.5)	.3	.5	.9	.4
Mean	3.1	2.9	2.9	3.1

TABLE D-16

Mean Grade Point Average

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
University of California	3.1%	2.7%	2.9%	3.0%	2.9%
California State University and Colleges	3.0	2.6	2.7	2.8	2.6
Community Colleges	2.9	2.6	2.7	2.9	3.1
Independent Colleges	3.2	2.7	2.9	3.1	3.2
Total	31.	2.6	2.7	2.9	2.8

TABLE D-17

Future Plans

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Will Return	84.2%	88.1%	74.2%	78.9%
Will Receive Degree	11.0	6.3	6.2	12.7
Will Stop-Out and Return Later	.9	1.3	1.8	1.4
Will Drop-Out	.4	.6	.6	.4
Will Transfer	3.5	3.7	17.6	6.7

TABLE D-18

Future Plans

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Will Return	81.8%	84.1%	84.4%	85.6%	80.5%
Will Receive Degree	9.8	9.3	6.0	6.6	10.3
Will Stop-Out and Return Later	1.3	1.4	1.4	1.0	3.4
Will Drop-Out	.4	.5	.3	.5	--
Will Transfer	6.6	4.6	7.9	6.4	5.6

TABLE D-19
 University of California Future Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Will Return	83.7%	86.3%	88.9%	87.1%	87.0%
Will Receive Degree	11.3	12.3	5.9	9.5	13.0
Will Stop-Out and Return Later	1.0	1.4	.7	--	--
Will Drop-Out	.3	--	--	.6	--
Will Transfer	3.8	--	4.4	2.9	--

TABLE D-20
 California State University and Colleges Future Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Will Return	86.7%	90.1%	92.2%	90.9%	92.3%
Will Receive Degree	6.3	9.3	5.1	5.5	7.7
Will Stop-Out and Return Later	1.4	--	.7	1.0	--
Will Drop-Out	.7	.7	--	.3	--
Will Transfer	4.8	--	2.0	2.2	--

TABLE D-21
 Community Colleges Future Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Will Return	73.6%	72.1%	78.7%	74.1%	68.3%
Will Receive Degree	5.7	8.1	5.6	6.2	17.1
Will Stop-Out and Return Later	1.6	4.3	1.8	1.7	4.9
Will Transfer	18.7	14.8	13.5	17.1	9.8

TABLE D-22
 Independent Colleges Future Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Will Return	77.4%	83.8%	83.2%	89.6%	84.6%
Will Receive Degree	13.8	11.4	9.5	4.0	--
Will Stop-Out and Return Later	1.5	1.0	1.7	.8	--
Will Drop-Out	.3	1.0	.6	.8	--
Will Transfer	7.0	2.9	5.1	4.8	15.4

TABLE D-23
Anticipated Transfer Pattern
By Racial/Ethnic Group

	WHITE	NON-WHITE
Four-Year Public In-State	61.8%	76.4%
Four-Year Private In-State	9.3	11.4
Four-Year Public Out-of-State	8.4	4.2
Four-Year Private Out-of-State	6.6	3.3
Other Transfer	13.9	4.7

TABLE D-24
University of California Degree Plans
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Doctorate	32.5%	39.2%	30.0%	31.1%	39.1%
Master's	36.5	45.9	38.6	36.3	30.4
Bachelor's	30.4	13.5	31.4	32.6	30.4
Associate	.1	--	--	--	--
Non-Degree Certificate	.6	1.4	--	--	--

TABLE D-25
 California State University and Colleges Degree Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Doctorate	14.0%	24.0%	18.8%	14.6%	26.9%
Master's	40.6	42.2	39.9	31.4	34.6
Bachelor's	44.0	31.8	39.9	52.1	34.6
Associate	.6	1.3	.3	1.0	--
Non-Degree Certificate	.8	.6	1.0	1.0	3.8

TABLE D-26
 Community Colleges Degree Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Doctorate	12.0%	14.6%	10.9%	11.2%	16.3%
Master's	26.6	29.9	20.5	25.7	11.3
Bachelor's	31.6	24.6	33.8	33.4	23.8
Associate	25.8	27.2	30.6	25.4	43.8
Non-Degree Certificate	4.0	3.7	4.2	4.2	5.0

TABLE D-27
 Independent Colleges Degree Plans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Doctorate	34.4%	37.7%	32.8%	36.7%	23.1%
Master's	35.4	47.2	37.2	39.1	46.2
Bachelor's	27.9	15.1	28.3	24.2	30.8
Associate	1.2	--	1.1	--	--
Non-Degree Certificate	1.1	--	.6	--	--

TABLE D-28
 Degree of Satisfaction
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Completely Satisfied	19.7%	11.1%	19.2%	9.4%	17.4%
Satisfied	58.5	50.0	54.1	55.7	55.8
Indifferent	11.3	22.0	15.2	21.2	14.0
Unsatisfied	9.5	15.6	9.4	12.0	11.6
Completely Unsatisfied	1.0	1.2	2.1	1.7	1.2

TABLE D-29
 University of California Degree of Satisfaction
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Completely Satisfied	16.5%	8.3%	16.7%	7.5%	8.7%
Satisfied	61.7	40.3	53.8	57.8	65.2
Indifferent	10.4	27.8	14.4	19.1	8.7
Unsatisfied	10.7	20.8	11.4	13.6	17.4
Completely Unsatisfied	.8	2.8	3.8	2.0	--

TABLE D-30
 California State University and Colleges Degree of Satisfaction
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Completely Satisfied	12.7%	8.7%	13.9%	6.6%	11.5%
Satisfied	57.9	54.7	51.2	50.5	61.5
Indifferent	16.0	20.0	19.0	28.7	11.5
Unsatisfied	11.9	16.0	13.2	13.2	11.5
Completely Unsatisfied	1.4	.7	2.7	1.0	3.8

TABLE D-31
Community Colleges Degree of Satisfaction
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Completely Satisfied	26.5%	28.6%	21.2%	17.3%	25.9%
Satisfied	54.2	45.6	59.5	56.8	51.9
Indifferent	13.3	14.3	12.1	16.8	16.0
Unsatisfied	5.2	9.9	6.1	6.3	6.2
Completely Unsatisfied	.8	1.6	1.1	2.8	--

TABLE D-32
Independent Colleges Degree of Satisfaction
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Completely Satisfied	24.5%	12.5%	26.1%	16.5%	38.5%
Satisfied	57.9	45.2	52.8	58.7	46.2
Indifferent	8.4	26.9	11.7	12.4	7.7
Unsatisfied	8.3	14.4	7.2	11.6	7.7
Completely Unsatisfied	.8	1.0	2.2	.8	--

APPENDIX E

SUPPLEMENTARY TABLES FOR CHAPTER V

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TABLE E-1
 Distribution of Books and Supplies Expenses
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
\$1 - 200	67.9%	71.0%	83.3%	70.3%
\$201 - 400	28.4	23.9	11.8	26.7
\$401 - 600	2.7	3.8	1.8	2.4
\$601 - 1,000	.9	1.1	.8	.5
\$1,001 & above	.1	.2	.2	--
Mean	\$ 175	\$ 173	\$ 139	\$167

TABLE E-2
 Distribution of Room and Board Expenses
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
\$1 - 200	2.9%	8.7%	21.7%	1.2%
\$201 - 400	1.8	4.8	9.4	1.8
\$401 - 600	2.4	5.7	7.7	5.8
\$601 - 1,000	13.7	17.2	18.6	17.4
\$1,001 - 1,500	47.1	28.9	12.1	41.6
\$1,501 - 2,000	20.5	15.5	11.6	25.1
\$2,001 - 2,500	5.6	7.1	6.5	4.2
\$2,501 - 3,000	3.2	4.3	4.0	1.9
\$3,000 & above	2.9	7.8	8.5	1.1
Mean	\$1,392	\$1,372	\$1,144	\$1,319

TABLE E-3
 Distribution of Distance from Campus
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
On Campus	21.5%	10.2%	1.0%	70.1%
Under 1 mile	29.8	12.9	8.1	7.2
1 - 2.9 miles	13.9	11.0	20.2	5.6
3 - 4.9 miles	7.2	10.3	21.6	3.1
5 - 9.9 miles	9.6	18.8	26.4	4.2
10 - 14.9 miles	6.4	16.4	11.8	3.2
15 - 24.9 miles	7.3	14.0	8.1	3.8
25 & over	4.3	6.4	2.9	2.8
Mean Distance (miles)	6.3	9.9	7.3	8.7

TABLE E-4
 Method of Transportation to Campus
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Walk	36.6%	21.9%	4.5%	61.0%
Automobile	25.4	65.8	71.6	26.2
Public Transportation	11.6	3.9	13.3	2.1
Car Pool	3.3	2.7	3.4	.8
Bike or Motorcycle	20.4	3.0	4.5	9.5
College Bus	1.7	.4	.8	.1
Hitchhike	1.1	2.2	1.9	.4

TABLE E-5
Mean Distance from Campus
By Type of Transportation and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Hitchhike/Walk	1.3	2.3	3.7	3.3
Automobile	11.5	11.6	7.7	11.3
Public Transportation	9.2	11.6	7.1	9.5
Car Pool	15.3	11.8	10.6	10.7
Bike/Motorcycle	2.0	5.1	4.3	2.4
College Bus	5.3	8.5	10.7	2.0
Mean Distance (miles)	6.3	9.9	7.3	8.7

TABLE E-6
Distribution of Transportation Expense
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
\$1 - 200	58.2%	44.8%	54.8%	53.4%
\$201 - 400	23.7	27.1	21.6	23.4
\$401 - 600	10.9	14.2	12.8	13.9
\$601 - 1,000	5.4	8.7	7.5	7.2
\$1,001 - 1,500	1.4	4.0	2.2	1.5
\$1,501 & above	.5	1.2	.9	.7
Mean	\$253	\$338	\$289	\$281

TABLE E-7
 Distribution of Transportation Expense
 By Type of Travel

	Hitch/ Walk	Automo- bile	Public Trans.	Car Pool	Bike/ Cycle	College Bus
\$1 - 200	65.1%	41.0%	64.4%	47.1%	65.5%	59.4%
\$201 - 400	19.5	27.7	21.2	26.4	19.2	29.0
\$401 - 600	9.1	16.5	5.8	17.8	10.1	8.7
\$601 - 1,000	4.9	9.9	2.5	5.4	4.6	2.9
\$1,001 - 1,500	1.4	3.6	.7	2.5	.5	--
\$1,501 & above	.5	1.3	.3	.8	.1	--
Mean	\$233	\$353	\$197	\$304	\$219	\$213

TABLE E-8
 Mean Transportation Expense
 By Method of Travel and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Hitchhike/Walk	\$199	\$222	\$273	\$260
Automobile	385	385	318	339
Public Transportation	227	210	166	213
Car Pool	326	344	259	206
Bike/Motorcycle	183	325	219	271
College Bus	211	173	285	267

TABLE E-9

University of California Distribution of Transportation Expense

By Distance

Distance from Campus in Miles

	Under 1	1 - 4.9	5 - 14.9	15 - 24.9	25 & Over
\$1 - 200	71.5%	55.5%	42.6%	34.4%	22.5%
\$201 - 400	18.0	25.2	30.7	33.5	35.7
\$401 - 600	6.8	11.0	16.2	17.2	24.0
\$601 - 1,000	2.7	6.3	8.0	12.4	10.1
\$1,001 - 1,500	.6	1.3	1.9	2.4	5.4
\$1,501 & above	.4	.7	.4	--	2.3
Mean	\$196	\$265	\$312	\$351	\$439

TABLE E-10

California State University and Colleges Distribution of Transportation Expense

By Distance

Distance from Campus in Miles

	Under 1	1 - 4.9	5 - 14.9	15 - 24.9	25 & Over
\$1 - 200	64.3%	51.7%	36.3%	31.9%	32.3%
\$201 - 400	22.2	25.9	31.0	31.7	16.1
\$401 - 600	6.3	13.1	17.0	16.1	24.2
\$601 - 1,000	4.8	5.4	9.9	13.6	15.5
\$1,001 - 1,500	1.8	3.2	4.2	5.0	10.6
\$1,501 & above	.6	.7	1.6	1.7	1.2
Mean	\$233	\$291	\$374	\$408	\$480

TABLE E-11

Community Colleges Distribution of Transportation Expense

By Distance

Distance from Campus in Miles

	Under 1	1 - 4.9	5 - 14.9	15 - 24.9	25 & Over
\$1 - 200	60.5%	62.6%	50.5%	40.1%	25.0%
\$201 - 400	11.2	18.7	25.0	29.0	25.8
\$401 - 600	12.8	10.0	14.0	17.6	25.0
\$601 - 1,000	11.9	6.0	7.5	11.1	11.7
\$1,001 - 1,500	3.0	1.8	2.3	1.7	6.7
\$1,501 & above	.6	.9	.7	.6	5.8
Mean	\$302	\$255	\$296	\$335	\$506

TABLE E-12

Independent Colleges Distribution of Transportation Expense

By Distance

Distance from Campus in Miles

	Under 1	1 - 4.9	5 - 14.9	15 - 24.9	25 & Over
\$1 - 200	58.7%	40.7%	33.7%	28.6%	41.0%
\$201 - 400	20.4	29.4	37.4	31.0	32.8
\$401 - 600	12.3	19.6	19.0	22.6	9.8
\$601 - 1,000	6.8	7.2	7.4	11.9	13.1
\$1,001 - 1,500	1.1	2.1	1.8	4.8	3.3
\$1,501 & above	.7	1.0	.6	1.2	--
Mean	\$262	\$328	\$334	\$410	\$334

TABLE E-13

Distribution of Clothing, Recreation, and Miscellaneous Expense
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
\$1 - 200	33.4%	34.5%	40.5%	32.6%
\$201 - 400	31.7	28.2	25.6	33.3
\$401 - 600	20.1	18.3	15.0	21.8
\$601 - 1,000	10.3	10.3	10.8	9.3
\$1,001 - 1,500	2.3	3.6	4.0	2.0
\$1,501 - 2,000	1.2	2.1	1.5	.5
\$2,001 - 2,500	.6	1.2	.6	.2
\$2,501 - 3,000	.1	.5	.6	--
\$3,001 & above	.3	1.2	1.4	.2
Mean	\$388	\$458	\$434	\$363

TABLE E-14

Distribution of Books and Supplies Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	74.1%	68.9%	70.6%	68.9%	59.8%
\$201 - 400	2.8	23.5	24.0	26.3	36.6
\$401 - 600	2.3	5.6	3.9	3.8	2.4
\$601 - 1,000	.6	1.9	1.2	.8	1.2
\$1,001 & above	.1	--	.3	.2	--
Mean	\$160	\$183	\$176	\$176	\$192

TABLE E-15

University of California Distribution of Books and Supplies Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	70.5%	54.8%	65.2%	64.3%	56.5%
\$201 - 400	26.9	35.6	27.4	30.4	34.8
\$401 - 600	2.0	6.8	4.4	4.9	4.3
\$601 - 1,000	.6	2.7	3.0	.3	4.3
\$1,001 & above	.1	--	--	--	--
Mean	\$167	\$218	\$193	\$183	\$217

TABLE E-16

California State University and Colleges Distribution of
Books and Supplies Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	73.8%	74.1%	64.2%	62.4%	65.2%
\$201 - 400	21.8	19.7	28.4	33.0	34.8
\$401 - 600	3.2	5.4	6.1	3.6	--
\$601 - 1,000	.9	.7	1.4	.7	--
\$1,001 & above	.1	--	--	.3	--
Mean	\$165	\$166	\$191	\$189	\$170

TABLE E-17

Community Colleges Distribution of Books and Supplies Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	87.9%	77.9%	81.5%	83.1%	84.8%
\$201 - 400	10.0	15.0	15.2	12.9	13.9
\$401 - 600	1.6	2.8	2.3	2.3	1.3
\$601 - 1,000	.5	3.6	.6	1.3	--
\$1,001 & above	--	.8	.4	.5	--
Mean	\$130	\$175	\$149	\$150	\$133

TABLE E-18

Independent Colleges Distribution of Books and Supplies Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	72.2%	64.4%	60.6%	68.0%	38.5%
\$201 - 400	25.6	27.9	34.3	27.3	61.5
\$401 - 600	1.8	6.7	4.0	3.1	--
\$601 - 1,000	.3	1.0	1.1	1.6	--
\$1,001 & above	.1	--	--	--	--
Mean	\$161	\$189	\$193	\$178	\$223

TABLE E-19

Place of Residence
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
With Parents or Relatives	23.4%	26.1%	47.2%	50.7%	31.4%
University Facility	32.8	24.5	17.5	19.8	16.3
Off-Campus Residence Hall	2.2	7.7	3.0	2.9	3.5
Rented Room	4.1	7.9	4.1	4.9	4.7
Other Off-Campus Housing					
Alone or with Spouse	17.0	27.2	19.5	7.4	23.3
Other Off-Campus Housing					
With 2 or More Roommates	20.4	6.7	8.7	14.3	20.9

TABLE E-20
Distribution of Room and Board Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	5.5%	9.7%	16.3%	8.9%	8.3%
\$201 - 400	3.1	5.9	7.5	6.3	6.9
\$401 - 600	4.3	6.5	6.0	6.0	12.5
\$601 - 1,000	15.1	14.7	17.3	18.0	16.7
\$1,001 - 1,500	39.5	26.3	23.7	30.7	19.4
\$1,501 - 2,000	18.8	18.3	15.5	19.7	15.3
\$2,001 - 2,500	5.7	5.9	5.3	4.9	9.7
\$2,501 - 3,000	3.6	4.7	3.5	2.4	5.6
\$3,001 & above	4.4	8.0	4.7	3.1	5.6
Mean	\$1,361	\$1,367	\$1,157	\$1,216	\$1,301

TABLE E-21

University of California Distribution of Room and Board Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	3.0%	4.4%	5.0%	2.1%	4.5%
\$201 - 400	1.7	1.5	.8	2.1	--
\$401 - 600	2.2	--	3.4	2.8	13.6
\$601 - 1,000	13.0	16.2	18.5	17.8	13.6
\$1,001 - 1,500	49.6	42.6	37.0	42.2	27.3
\$1,501 - 2,000	19.1	22.1	20.2	24.0	13.6
\$2,001 - 2,500	5.4	2.9	10.1	4.9	13.6
\$2,501 - 3,000	3.3	5.9	3.4	1.7	9.1
\$3,001 & above	2.8	4.4	1.7	2.4	4.5
Mean	\$1,387	\$1,440	\$1,366	\$1,355	\$1,477

TABLE E-22

California State University and Colleges Distribution of
Room and Board Expense
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	6.7%	12.8%	17.7%	13.9%	13.6%
\$201 - 400	3.7	8.5	7.9	9.1	--
\$401 - 600	5.3	4.3	6.5	9.7	18.2
\$601 - 1,000	18.1	10.3	16.3	15.8	13.6
\$1,001 - 1,500	33.1	16.2	16.7	19.4	18.2
\$1,501 - 2,000	13.8	20.5	16.7	15.8	22.7
\$2,001 - 2,500	7.5	7.7	6.0	7.3	--
\$2,501 - 3,000	4.6	6.8	4.2	3.6	--
\$3,001 & above	7.4	12.8	7.9	5.5	13.6
Mean	\$1,396	\$1,514	\$1,234	\$1,189	\$1,316

TABLE E-23
 Community Colleges Distribution of Room and Board Expense
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	19.7%	27.6%	26.8%	29.4%	8.3%
\$201 - 400	8.2	15.3	11.7	10.7	11.7
\$401 - 600	6.8	11.0	13.0	7.0	5.0
\$601 - 1,000	15.9	15.3	19.9	23.0	53.3
\$1,001 - 1,500	12.2	13.5	10.7	12.8	8.3
\$1,501 - 2,000	14.4	4.3	5.6	6.4	5.0
\$2,001 - 2,500	7.7	3.7	4.1	4.8	3.3
\$2,501 - 3,000	4.4	3.1	2.3	1.6	5.0
\$3,001 & above	10.7	6.1	5.9	4.3	--
Mean	\$1,279	\$877	\$879	\$855	\$899

TABLE E-24
 Independent Colleges Distribution of Room and Board Expense
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	1.4%	--%	.6%	.9%	--%
\$201 - 400	1.7	2.2	1.3	3.5	7.7
\$401 - 600	5.1	10.8	8.1	4.4	7.7
\$601 - 1,000	16.9	17.2	21.9	19.3	23.1
\$1,001 - 1,500	42.0	38.7	41.3	37.7	23.1
\$1,501 - 2,000	25.6	20.4	21.3	28.9	15.4
\$2,001 - 2,500	4.3	5.4	1.9	1.8	23.1
\$2,501 - 3,000	1.7	2.2	3.1	3.5	--
\$3,001 & above	1.2	3.2	.6	--	--
Mean	\$1,328	\$1,332	\$1,257	\$1,302	\$1,323

TABLE E-25
 Mean Transportation Expense
 By Racial/Ethnic Group and Segment

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
University of California	\$244	\$399	\$273	\$255	\$393
California State					
Univ. & Colleges	326	369	330	360	348
Community Colleges	293	254	295	264	326
Independent Colleges	275	298	282	346	217
Mean	\$280	\$323	\$287	\$295	\$336

TABLE E-26
 Distribution of Clothing, Recreation, and Miscellaneous Expense
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	36.0%	28.9%	37.1%	33.8%	32.5%
\$201 - 400	30.0	31.6	26.9	29.8	28.9
\$401 - 600	18.8	19.9	19.2	18.4	20.5
\$601 - 1,000	9.6	10.0	10.9	11.4	10.8
\$1,001 - 1,500	2.7	5.0	2.4	4.3	2.4
\$1,501 - 2,000	1.3	2.6	1.5	1.2	2.4
\$2,001 - 2,500	.7	1.2	.6	.4	1.2
\$2,501 - 3,000	.2	.2	.6	.5	1.2
\$3,001 & above	.8	.5	.8	.3	--
Mean	\$400	\$462	\$414	\$413	\$441

TABLE E-27

University of California Distribution of
Clothing, Recreation, and Miscellaneous Expense

By Racial/Ethnic Group

	WHITE	BLACK	CHICAO	ORIENTAL	INDIAN
\$1 - 200	34.5%	24.3%	32.1%	31.7%	27.7%
\$201 - 400	31.2	32.4	34.3	32.3	30.4
\$401 - 600	20.0	20.3	23.9	19.3	20.4
\$601 - 1,000	10.0	12.2	6.7	12.1	8.7
\$1,001 - 1,500	2.2	4.1	.7	2.9	4.3
\$1,501 - 2,000	1.1	4.1	.7	1.2	--
\$2,001 - 2,500	.6	2.7	.7	--	4.3
\$2,501 - 3,000	--	--	.7	.3	--
\$3,001 & above	.4	--	--	.3	--
Mean	\$383	\$503	\$368	\$396	\$487

TABLE E-28

California State University and Colleges Distribution of
Clothing, Recreation, and Miscellaneous Expense

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	37.3%	26.1%	29.0%	28.4%	26.1%
\$201 - 400	28.1	26.8	27.3	33.4	30.4
\$401 - 600	17.4	21.8	19.5	18.9	21.7
\$601 - 1,000	9.7	10.6	14.5	10.1	13.0
\$1,001 - 1,500	3.0	7.7	4.0	5.7	--
\$1,501 - 2,000	1.9	4.2	3.0	1.7	4.3
\$2,001 - 2,500	1.1	1.4	1.0	1.0	--
\$2,501 - 3,000	.4	.7	9.7	3.2	--
\$3,001 & above	1.1	.7	1.0	.3	--
Mean	\$432	\$547	\$504	\$450	\$526

TABLE E-29

Community Colleges Distribution of
Clothing, Recreation, and Miscellaneous Expense

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	40.8%	35.5%	39.9%	40.3%	54.4%
\$201 - 400	25.3	26.1	27.3	26.7	13.9
\$401 - 600	14.1	19.2	16.7	16.9	7.6
\$601 - 1,000	11.1	11.4	10.6	9.5	16.5
\$1,001 - 1,500	4.6	3.7	2.3	3.3	3.8
\$1,501 - 2,000	1.6	.8	.7	1.0	2.5
\$2,001 - 2,500	.7	1.2	.3	.3	--
\$2,501 - 3,000	.4	.8	.7	1.5	--
\$3,001 & above	1.4	1.2	1.3	.5	1.3
Mean	\$438	\$454	\$405	\$406	\$402

TABLE E-30

Independent Colleges Distribution of
Clothing, Recreation, and Miscellaneous Expense

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
\$1 - 200	32.8%	28.2%	33.0%	35.2%	23.1%
\$201 - 400	33.9	40.8	30.7	25.8	46.2
\$401 - 600	21.5	21.4	26.7	18.0	23.1
\$601 - 1,000	8.8	7.8	8.5	16.4	7.7
\$1,001 - 1,500	2.0	1.0	.6	4.7	--
\$1,501 - 2,000	.6	--	.6	--	--
\$2,001 - 2,500	.2	--	--	--	--
\$2,501 - 3,000	.1	--	--	--	--
\$3,001 & above	.2	1.0	--	--	--
Mean	\$360	\$366	\$344	\$392	\$339

TABLE E-31
 Distribution of Room and Board Expense
 By Dependency Status

	Dependent Single Living at Home	Dependent Single Living Away	Independent Single	Independent Married
\$1 - 200	33.2%	2.2%	4.2%	5.0%
\$201 - 400	10.4%	2.1	3.5	4.4
\$401 - 600	11.5	4.4	2.7	2.1
\$601 - 1,000	17.3	17.0	18.5	6.4
\$1,001 - 1,500	15.3	47.3	32.6	16.2
\$1,501 - 2,000	7.1	21.3	22.9	18.0
\$2,001 - 2,500	2.5	3.6	8.4	13.8
\$2,501 - 3,000	1.1	1.5	3.8	12.6
\$3,001 & above	1.6	.6	3.4	21.6
Mean	\$719	\$1,274	\$1,398	\$2,009

TABLE E-32
 Distribution of Clothing, Recreation, and Miscellaneous Expense
 By Dependency Status

	Dependent Single Living at Home	Dependent Single Living Away	Independent Single	Independent Married
\$1 - 200	40.9%	35.9%	28.8%	27.9%
\$201 - 400	28.9	32.3	30.2	21.2
\$401 - 600	16.8	19.9	20.5	19.8
\$601 - 1,000	9.0	8.5	13.7	13.9
\$1,001 - 1,500	2.5	2.0	3.2	7.2
\$1,501 - 2,000	1.1	.6	2.2	3.8
\$2,001 - 2,500	.3	.4	.6	2.4
\$2,501 - 3,000	.3	.1	.1	.7
\$3,001 & above	.3	.3	.7	3.0
Mean	\$358	\$358	\$450	\$638

APPENDIX F

SUPPLEMENTARY TABLES FOR CHAPTER VI

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TABLE F-1
Student Reported Dependency Status
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Do You Contribute to Your Own Support?				
No	20.2%	15.2%	21.7%	22.1%
Yes, but parents provide most of support	42.2	27.8	33.3	51.9
Yes, I am primarily self-supporting	23.9	40.2	31.9	18.0
Yes, and I am classified as a self-supporting student by the F.A.O.	10.6	13.7	11.4	6.0
Yes, but I have been denied self-supporting status by the F.A.O.	3.1	3.1	1.7	2.0

TABLE F-2
Parental Income
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Under \$3,000	4.8%	20.4%	13.9%	7.5%	23.8%
\$3,000 - 5,999	4.6	15.4	15.3	9.6	6.3
\$6,000 - 7,499	3.3	7.1	7.6	7.9	7.5
\$7,500 - 8,999	4.3	8.6	11.7	8.2	6.3
\$9,000 - 11,999	10.8	16.4	17.4	17.9	13.8
\$12,000 - 14,999	13.9	9.6	13.7	14.8	10.0
\$15,000 - 17,999	10.2	8.1	7.8	8.9	12.5
\$18,000 - 20,999	10.6	5.5	4.6	8.3	6.3
\$21,000 - 24,999	10.9	4.0	3.8	7.5	5.0
\$25,000 & above	26.6	5.0	4.3	9.6	8.8
Mean	\$18,109	\$10,040	\$10,382	\$13,297	\$11,509
Median	\$17,441	\$8,738	\$9,259	\$11,816	\$10,326

TABLE F-3
University of California Parental Income
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Under \$3,000	3.4%	26.1%	15.0%	6.1%	17.4%
\$3,000 - 5,999	3.0	8.7	13.5	7.1	4.3
\$6,000 - 7,499	2.3	5.8	4.5	4.3	13.0
\$7,500 - 8,999	2.6	10.1	5.3	7.4	4.3
\$9,000 - 11,999	9.4	15.9	20.3	17.5	17.4
\$12,000 - 14,999	11.5	8.7	18.0	19.0	4.3
\$15,000 - 17,999	10.7	5.8	7.5	8.9	8.7
\$18,000 - 20,999	11.4	4.3	3.8	11.3	13.0
\$21,000 - 24,999	12.8	7.2	5.3	8.6	4.3
\$25,000 & above	32.9	7.2	6.8	9.8	13.0
Mean	\$19,887	\$10,504	\$11,355	\$14,311	\$13,000
Median	\$19,868	\$8,896	\$10,729	\$13,200	\$10,897

TABLE F-4
California State University and Colleges Parental Income
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Under \$3,000	6.6%	24.2%	16.2%	8.6%	40.9%
\$3,000 - 5,999	5.9	14.8	16.2	9.6	9.1
\$6,000 - 7,499	4.4	7.0	9.0	9.3	4.5
\$7,500 - 8,999	5.5	10.9	10.3	6.9	4.5
\$9,000 - 11,999	12.5	11.7	18.3	18.9	9.1
\$12,000 - 14,999	17.9	9.4	12.4	15.1	4.5
\$15,000 - 17,999	10.3	9.4	6.6	12.0	13.6
\$18,000 - 20,999	9.7	6.3	4.5	6.5	4.5
\$21,000 - 24,999	10.1	2.3	3.4	5.5	--
\$25,000 & above	17.1	3.9	3.1	7.6	9.1
Mean	\$15,892	\$9,381	\$9,705	\$12,571	\$9,136
Median	\$14,536	\$8,050	\$8,752	\$11,462	\$6,000

TABLE F-5
 Community Colleges Parental Income
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Under \$3,000	9.7%	23.5%	15.2%	11.9%	16.0%
\$3,000 - 5,999	9.0	22.2	14.6	11.3	8.0
\$6,000 - 7,499	4.2	8.6	8.5	10.0	33.3
\$7,500 - 8,999	5.8	5.9	14.6	11.6	4.0
\$9,000 - 11,999	12.2	10.0	16.1	16.4	6.7
\$12,000 - 14,999	14.6	10.0	11.5	13.7	13.3
\$15,000 - 17,999	12.0	5.0	8.0	7.7	1.3
\$18,000 - 20,999	8.7	5.0	4.3	6.3	1.3
\$21,000 - 24,999	8.8	4.1	2.5	4.7	8.0
\$25,000 & above	15.0	5.9	4.8	6.3	8.0
Mean	\$14,764	\$9,299	\$10,072	\$11,383	\$10,400
Median	\$13,870	\$6,750	\$8,702	\$9,951	\$7,171

TABLE F-6
 Independent Colleges Parental Income
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Under \$3,000	2.1%	10.6%	6.8%	3.1%	--%
\$3,000 - 5,999	3.8	15.4	14.1	5.5	7.7
\$6,000 - 7,499	3.0	8.7	9.6	7.0	7.7
\$7,500 - 8,999	4.5	6.7	7.3	5.5	15.4
\$9,000 - 11,999	9.6	25.0	18.1	16.4	15.4
\$12,000 - 14,999	12.4	8.7	15.8	12.5	7.7
\$15,000 - 17,999	9.2	7.7	9.6	7.0	30.8
\$18,000 - 20,999	10.8	4.8	6.8	8.6	--
\$21,000 - 24,999	10.3	3.8	5.1	12.5	--
\$25,000 & above	34.4	8.7	6.8	21.9	15.4
Mean	\$19,755	\$11,471	\$12,136	\$16,902	\$14,480
Median	\$19,500	\$10,032	\$11,022	\$14,999	\$13,481

TABLE F-7
 Student Reported Parental Contribution
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	30.3%	59.7%	51.0%	25.8%	57.5%
\$1 - 200	11.8	17.0	18.6	17.6	17.2
\$201 - 400	6.3	5.6	7.8	9.7	3.4
\$401 - 600	5.6	4.7	6.2	6.9	5.7
\$601 - 1,000	8.5	5.1	6.8	10.5	2.3
\$1,001 - 1,500	8.1	2.3	3.5	6.8	5.7
\$1,501 - 2,000	7.0	1.4	2.2	5.4	4.6
\$2,001 - 2,500	6.0	1.6	.9	4.5	1.1
\$2,501 - 3,000	4.9	.5	1.3	3.6	—
\$3,001 & above	11.5	2.1	1.7	9.1	2.3
Mean	\$1,023	\$275	\$325	\$865	\$333
Median	\$458	\$ 0	\$ 0	\$337	\$ 0

TABLE F-8
 University of California Student Reported
 Parental Contribution
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	20.8%	60.3%	47.4%	16.0%	65.2%
\$1 - 200	8.5	8.2	13.9	12.2	13.0
\$201 - 400	4.9	2.7	4.4	7.9	—
\$401 - 600	5.2	2.7	5.1	8.2	4.3
\$601 - 1,000	12.1	6.8	8.0	13.1	—
\$1,001 - 1,500	11.6	8.2	8.0	10.8	4.3
\$1,501 - 2,000	11.3	1.4	5.8	9.3	8.7
\$2,001 - 2,500	11.3	4.1	3.6	7.9	4.3
\$2,501 - 3,000	8.0	1.4	2.2	6.1	—
\$3,001 & above	6.3	4.1	1.5	8.5	—
Mean	\$1,183	\$486	\$513	\$1,121	\$339
Median	\$951	\$ 0	\$38	\$775	\$ 0

TABLE F-9

California State University and Colleges Student Reported
Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	45.1%	78.5%	63.0%	35.9%	76.9%
\$1 - 200	12.8	8.7	13.8	16.4	7.7
\$201 - 400	6.8	4.0	5.4	12.4	--
\$401 - 600	6.1	4.0	6.4	5.7	7.7
\$601 - 1,000	7.3	2.0	7.7	9.4	--
\$1,001 - 1,500	8.4	--	1.3	5.0	7.7
\$1,501 - 2,000	6.3	.7	.7	3.4	--
\$2,001 - 2,500	3.2	1.3	.3	3.4	--
\$2,501 - 3,000	1.9	--	--	1.3	--
\$3,001 & above	2.0	1.5	1.0	7.0	--
Mean	\$532	\$123	\$196	\$638	\$143
Median	\$77	\$ 0	\$ 0	\$18	\$ 0

TABLE F-10

Community Colleges Student Reported Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	46.8%	65.0%	51.2%	32.2%	64.2%
\$1 - 200	20.6	16.2	20.7	26.9	12.3
\$201 - 400	8.9	7.7	9.8	11.2	6.2
\$401 - 600	5.9	2.3	6.5	8.0	7.4
\$601 - 1,000	6.1	2.7	6.0	7.7	2.5
\$1,001 - 1,500	4.2	2.3	1.3	3.5	1.2
\$1,501 - 2,000	2.6	.8	1.4	4.7	2.5
\$2,001 - 2,500	1.9	.8	.1	1.0	--
\$2,501 - 3,000	.9	.8	.9	2.0	2.5
\$3,001 & above	2.1	1.5	2.0	2.7	1.2
Mean	\$366	\$207	\$270	\$462	\$257
Median	\$32	\$ 0	\$ 0	\$133	\$ 0

TABLE F-11

Independent Colleges Student Reported Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	15.5%	30.5%	30.9%	9.3%	7.7%
\$1 - 200	8.4	32.4	17.1	10.9	38.5
\$201 - 400	5.9	8.6	9.9	6.2	--
\$401 - 600	6.0	8.6	7.7	3.1	7.7
\$601 - 1,000	7.2	7.6	11.0	12.4	15.4
\$1,001 - 1,500	6.7	3.8	9.4	9.3	15.4
\$1,501 - 2,000	5.3	2.9	3.9	5.4	7.7
\$2,001 - 2,500	5.0	1.0	1.7	5.4	--
\$2,501 - 3,000	6.7	--	4.4	7.0	--
\$3,001 & above	33.1	4.8	3.9	31.0	7.7
Mean	\$1,747	\$448	\$653	\$1,754	\$796
Median	\$1,529	\$121	\$241	\$1,436	\$499

TABLE F-12

College Scholarship Service Calculated Parental Contribution

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	14.9%	52.3%	50.9%	39.1%	38.2%
\$1 - 200	5.0	8.6	8.6	7.0	5.5
\$201 - 400	1.9	2.3	3.6	2.8	--
\$401 - 600	7.2	6.0	9.1	8.6	9.1
\$601 - 1,000	8.1	5.6	6.7	7.9	12.7
\$1,001 - 1,500	14.2	10.5	9.1	12.3	10.9
\$1,501 - 2,000	12.4	6.0	4.8	7.7	5.5
\$2,001 - 2,500	7.5	1.9	1.4	4.3	1.8
\$2,501 - 3,000	7.5	1.5	2.2	2.9	9.1
\$3,001 & above	21.3	5.3	3.5	7.4	7.3
Mean	\$1,625	\$595	\$531	\$844	\$930
Median	\$1,455	--	--	\$427	\$539

TABLE F-13

University of California College Scholarship Service Calculated
Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	9.8%	34.1%	37.6%	30.7%	43.8%
\$1 - 200	3.5	12.2	8.6	5.8	--
\$201 - 400	1.5	2.4	5.4	3.8	--
\$401 - 600	6.8	7.3	9.7	9.2	6.3
\$601 - 1,000	7.4	9.8	11.8	10.9	6.3
\$1,001 - 1,500	13.8	7.3	11.8	16.0	18.8
\$1,501 - 2,000	14.0	7.3	3.2	6.8	--
\$2,001 - 2,500	8.4	7.3	2.2	7.2	--
\$2,501 - 3,000	9.3	2.4	4.3	2.0	18.8
\$3,001 & above	25.5	9.8	5.4	7.5	6.3
Mean	\$1,856	\$927	\$727	\$951	\$1,050
Median	\$1,758	\$472	\$341	\$619	\$598

TABLE F-14

California State University and Colleges College Scholarship Service
Calculated Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	17.8%	57.1%	50.0%	40.1%	45.5%
\$1 - 200	6.7	7.9	12.0	8.7	9.1
\$201 - 400	2.0	4.8	1.0	2.8	--
\$401 - 600	10.5	7.9	9.9	9.1	9.1
\$601 - 1,000	8.3	--	7.8	7.9	9.1
\$1,001 - 1,500	15.3	11.1	9.4	13.5	--
\$1,501 - 2,000	10.6	6.3	3.6	7.9	9.1
\$2,001 - 2,500	5.9	--	1.0	2.8	--
\$2,501 - 3,000	6.7	1.6	1.6	1.6	9.1
\$3,001 & above	16.3	3.2	3.6	5.6	9.1
Mean	\$1,394	\$467	\$502	\$734	\$855
Median	\$1,155	\$ 0	\$ 0	\$287	\$ 99

TABLE F-15

Community Colleges C.S.S. Calculated Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	25.3%	64.0%	57.0%	50.3%	61.5%
\$1 - 200	5.8	5.0	7.7	6.0	1.5
\$201 - 400	1.8	1.2	3.4	1.7	--
\$401 - 600	7.3	5.0	7.7	8.8	7.7
\$601 - 1,000	9.5	3.1	5.1	6.3	3.1
\$1,001 - 1,500	14.3	11.2	6.4	10.8	6.2
\$1,501 - 2,000	10.2	3.7	5.1	4.0	6.2
\$2,001 - 2,500	4.6	1.2	3.4	1.4	3.1
\$2,501 - 3,000	5.0	1.9	1.9	4.8	.7
\$3,001 & above	16.3	3.7	2.4	6.0	10.8
Mean	\$1,290	\$473	\$479	\$683	\$695
Median	\$1,011	\$ 0	\$ 0	\$ 0	\$ 0

TABLE F-16

Independent Colleges C.S.S. Calculated Parental Contribution
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	13.0%	51.7%	41.8%	27.4%	25.0%
\$1 - 200	5.0	9.0	6.5	8.1	16.7
\$201 - 400	2.4	1.1	5.2	2.4	--
\$401 - 600	5.5	5.6	11.8	4.8	--
\$601 - 1,000	9.0	9.0	9.2	6.5	33.3
\$1,001 - 1,500	14.0	9.0	11.8	12.1	8.3
\$1,501 - 2,000	13.0	5.6	5.2	14.5	8.3
\$2,001 - 2,500	8.8	1.1	1.3	5.6	--
\$2,501 - 3,000	6.6	1.1	2.6	4.8	8.3
\$3,001 & above	22.7	6.7	4.6	13.7	--
Mean	\$1,690	\$615	\$654	\$1,236	\$763
Median	\$1,543	\$ 0	\$266	\$1,034	\$701

APPENDIX G
SUPPLEMENTARY TABLES FOR CHAPTER VII

TABLE G-1
Contribution from Spouse
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	6.5%	15.0%	10.1%	3.6%
Of Those Reporting Any				
\$1 - 200	5.5%	10.9%	22.3%	10.8%
\$201 - 400	5.5	5.6	10.0	7.2
\$401 - 600	3.5	6.8	7.3	7.2
\$601 - 1,000	10.0	6.6	12.5	12.0
\$1,001 - 1,500	8.0	6.6	6.1	3.6
\$1,501 - 2,000	5.0	6.6	3.5	4.8
\$2,001 - 2,500	8.5	6.1	4.4	3.6
\$2,501 - 3,000	5.0	5.1	5.2	6.0
\$3,001 & above	49.0	45.7	28.6	44.6
Mean, Those Reporting Any	\$2,351	\$2,190	\$1,570	\$2,102
Mean, All Respondents	\$153	\$330	\$159	\$75

TABLE G-2
Total Summer Employment Income
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	80.3%	73.1%	69.5%	82.5%
Of Those Reporting Any				
\$1 - 200	8.6%	7.9%	15.0%	8.7%
\$201 - 400	11.8	11.5	14.5	13.1
\$401 - 600	15.5	14.7	15.9	16.8
\$601 - 1,000	23.7	19.6	17.4	24.5
\$1,001 - 1,500	18.8	14.9	11.4	19.3
\$1,501 - 2,000	9.7	9.1	6.3	8.6
\$2,001 - 2,500	5.0	5.4	4.0	4.4
\$2,501 - 3,000	2.8	3.2	3.2	2.0
\$3,001 - 3,500	3.7	12.7	11.1	2.2
\$3,501 & above	.4	1.1	1.1	.5
Mean, Those Reporting Any	\$1,043	\$1,297	\$1,133	\$964
Mean, All Respondents	\$838	\$948	\$786	\$796

TABLE G-3
Percent of Students Reporting
Different Forms of Summer Earnings*
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Summer College Work-Study	4.1%	4.8%	9.2%	5.1%
Assistantships	2.1	2.5	3.4	3.3
Non Work-Study On-Campus				
Employment	5.2	3.8	3.9	6.5
Other	72.6	67.0	60.8	72.7

*Because some students reported more than one source, percentages exceed total of those who reported any summer earnings.

TABLE G-4
Mean Income from Different Forms of Summer Earnings
By Segment
(Only those reporting any)

	U.C.	C.S.U.C.	C.C.	I.C.
Summer College Work-Study	\$ 796	\$ 664	\$ 421	\$ 634
Assistantships	855	696	573	684
Non Work-Study On-Campus				
Employment	743	599	473	669
Other	\$1,027	\$1,313	\$1,153	\$946

TABLE G-5

Total Summer Employment
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	79.6%	66.7%	66.0%	70.3%	71.6%
Of Those Reporting Any					
\$1 - 200	8.5%	12.2%	10.0%	12.6%	11.1%
\$201 - 400	11.7	15.3	16.8	15.1	12.7
\$401 - 600	15.1	16.9	17.2	15.4	11.1
\$601 - 1,000	22.2	19.3	20.2	21.1	22.2
\$1,001 - 1,500	17.4	11.9	13.0	16.7	22.2
\$1,501 - 2,000	9.4	4.7	6.1	6.9	9.5
\$2,001 - 2,500	5.2	2.4	2.8	4.4	--
\$2,501 - 3,000	2.9	1.7	2.5	2.0	4.8
\$3,001 - 3,500	7.1	14.9	10.1	5.1	4.8
\$3,501 & above	.5	.6	1.2	.8	1.6
Mean, Those Reporting Any	\$1,132	\$1,144	\$1,108	\$996	\$1,100
Mean, All Respondents	\$901	\$763	\$731	\$700	\$788

TABLE G-6

Contribution from Personal Savings
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	57.8%	49.3%	47.6%	54.7%
Of Those Reporting Any				
\$1 - 200	36.8%	35.2%	39.9%	39.7%
\$201 - 400	16.3	19.2	14.4	17.9
\$401 - 600	12.3	11.6	12.2	11.8
\$601 - 1,000	15.1	12.5	13.1	12.5
\$1,001 - 1,500	7.2	7.4	6.8	6.9
\$1,501 - 2,000	3.7	3.9	3.5	3.2
\$2,001 - 2,500	2.7	2.9	2.5	2.3
\$2,501 - 3,000	1.7	1.5	1.1	1.3
\$3,001 & above	4.2	5.7	6.4	4.4
Mean, Those Reporting Any	\$676	\$719	\$707	\$635
Mean, All	\$391	\$355	\$337	\$347

TABLE G-7
Contribution from Personal Savings
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	54.9%	35.3%	39.7%	63.8%	42.0%
Of Those Reporting Any					
\$1 - 200	36.3%	49.4%	48.2%	34.3%	40.5%
\$201 - 400	17.0	17.9	19.6	16.8	10.8
\$401 - 600	12.0	10.3	8.8	13.8	5.4
\$601 - 1,000	13.7	9.6	12.0	13.5	16.2
\$1,001 - 1,500	7.4	5.8	4.8	8.1	8.1
\$1,501 - 2,000	3.6	1.3	1.8	5.6	2.7
\$2,001 - 2,500	2.7	1.9	1.4	3.4	2.7
\$2,501 - 3,000	1.6	.6	.7	1.0	5.4
\$3,001 & above	5.8	3.2	2.8	3.4	8.1
Mean, Those Reporting Any	\$719	\$499	\$486	\$685	\$872
Mean, All	\$394	\$176	\$193	\$436	\$366

TABLE G-8
University of California Contribution from Personal Savings
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	58.4%	40.5%	41.4%	68.9%	37.5%
Of Those Reporting Any					
\$1 - 200	36.8%	53.3%	44.8%	34.7%	33.3%
\$201 - 400	15.4	20.0	19.0	20.2	--
\$401 - 600	12.1	3.3	12.1	14.9	--
\$601 - 1,000	15.1	10.0	15.5	12.4	55.6
\$1,001 - 1,500	7.5	6.7	3.4	6.6	--
\$1,501 - 2,000	3.7	--	1.7	5.8	--
\$2,001 - 2,500	2.8	--	3.4	2.5	--
\$2,501 - 3,000	1.7	--	--	.8	11.1
\$3,001 & above	4.9	6.7	--	2.1	--
Mean, Those Reporting Any	\$704	\$527	\$437	\$604	\$783
Mean, All	\$411	\$214	\$181	\$416	\$294

TABLE G-9

California State University and Colleges Contribution from
Personal Savings
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	52.3%	35.7%	39.0%	55.3%	42.3%
Of Those Reporting Any					
\$1 - 200	33.5%	40.0%	40.3%	39.0%	36.4%
\$201 - 400	19.9	18.2	23.5	14.5	18.2
\$401 - 600	12.0	14.5	6.7	10.5	18.2
\$601 - 1,000	12.4	10.9	16.0	14.0	--
\$1,001 - 1,500	7.8	5.5	3.4	4.7	9.1
\$1,501 - 2,000	3.3	1.8	4.2	8.1	9.1
\$2,001 - 2,500	3.3	3.6	--	3.5	9.1
\$2,501 - 3,000	1.7	--	2.5	.6	--
\$3,001 & above	6.1	5.5	3.4	5.2	--
Mean, Those Reporting Any	\$741	\$627	\$575	\$725	\$659
Mean, All	\$388	\$224	\$224	\$401	\$279

TABLE G-10

Community Colleges Contribution from Personal Savings
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	49.1%	32.2%	38.3%	63.4%	57.3%
Of Those Reporting Any					
\$1 - 200	39.1%	47.1%	50.0%	35.4%	21.3%
\$201 - 400	14.2	13.8	18.6	11.5	10.6
\$401 - 600	12.4	11.5	12.1	13.5	4.3
\$601 - 1,000	12.9	9.2	7.9	15.4	44.7
\$1,001 - 1,500	7.1	5.7	4.6	10.0	4.3
\$1,501 - 2,000	3.6	5.7	1.4	4.2	--
\$2,001 - 2,500	2.6	2.3	1.4	3.1	--
\$2,501 - 3,000	1.1	1.1	--	1.9	2.1
\$3,001 & above	7.0	3.4	3.9	5.0	12.8
Mean, Those Reporting Any	\$733	\$596	\$482	\$757	\$990
Mean, All	\$360	\$192	\$184	\$480	\$568

TABLE G-11

Independent Colleges Contribution from Personal Savings

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	56.8%	35.8%	40.9%	67.4%	38.5%
Of Those Reporting Any					
\$1 - 200	37.6%	57.9%	62.2%	35.6%	80.0%
\$201 - 400	17.9	21.1	13.5	19.5	20.0
\$401 - 600	11.8	13.2	6.8	16.1	--
\$601 - 1,000	13.5	2.6	12.2	9.2	--
\$1,001 - 1,500	7.3	2.6	4.1	11.5	--
\$1,501 - 2,000	3.5	--	--	2.3	--
\$2,001 - 2,500	2.1	--	1.4	3.4	--
\$2,501 - 3,000	1.3	2.6	--	--	--
\$3,001 & above	5.1	--	--	2.3	--
Mean, Those Reporting Any	\$672	\$313	\$315	\$590	\$140
Mean, All	\$382	\$112	\$129	\$398	\$54

TABLE G-12

Distribution of Veterans' Benefits

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	14.3%	18.0%	20.1%	3.1%
Of Those Reporting Any				
\$1 - 200	4.5%	3.3%	4.5%	11.3%
\$201 - 400	3.8	8.5	15.5	8.5
\$401 - 600	2.3	2.0	4.5	2.8
\$601 - 1,000	1.5	4.7	3.6	1.4
\$1,001 - 1,500	3.0	4.9	4.5	2.8
\$1,501 - 2,000	12.1	7.1	7.5	9.9
\$2,001 - 2,500	32.6	23.8	16.1	28.2
\$2,501 - 3,000	28.0	22.6	18.4	16.9
\$3,001 & above	12.1	23.2	25.3	18.3
Mean, Those Reporting Any	\$2,217	\$2,228	\$2,045	\$2,009
Mean, All	\$95	\$402	\$412	\$62

TABLE G-13
Distribution of Social Security Benefits
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	5.8%	6.2%	10.6%	7.1%
Of Those Reporting Any				
\$1 - 200	13.4%	13.1%	26.0%	18.3%
\$201 - 400	8.9	10.1	10.5	10.4
\$401 - 600	8.9	12.5	9.7	6.1
\$601 - 1,000	14.5	17.9	14.1	18.3
\$1,001 - 1,500	20.1	14.9	13.7	23.2
\$1,501 - 2,000	19.6	17.3	12.9	18.3
\$2,001 - 2,500	11.7	8.3	8.1	4.9
\$2,501 - 3,000	1.1	1.2	1.8	--
\$3,001 & above	1.7	4.2	3.2	.6
Mean, Those Reporting Any	\$1,148	\$1,124	\$959	\$967
Mean, All	\$67	\$69	\$102	\$68

TABLE G-14
Distribution of Welfare
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	1.1%	2.7%	4.0%	1.0%
Of Those Reporting Any				
\$1 - 200	27.3%	25.7%	21.8%	43.5%
\$201 - 400	21.2	13.5	22.9	--
\$401 - 600	3.0	13.5	10.1	8.7
\$601 - 1,000	6.1	9.5	12.2	13.0
\$1,001 - 1,500	6.1	6.8	5.3	13.0
\$1,501 - 2,000	3.0	17.6	8.0	4.3
\$2,001 - 2,500	15.2	6.8	9.0	8.7
\$2,501 - 3,000	9.1	5.4	5.3	4.3
\$3,001 & above	9.1	1.4	5.3	4.3
Mean, Those Reporting Any	\$1,192	\$949	\$981	\$898
Mean, All	\$13	\$26	\$39	\$9

TABLE G-15
Distribution of Vocational Rehabilitation
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	.6%	1.5%	2.6%	.9%
Of Those Reporting Any				
\$1 - 200	25.0%	26.2%	50.4%	22.7%
\$201 - 400	5.0	31.0	16.0	13.6
\$401 - 600	10.0	14.3	13.6	40.9
\$601 - 1,000	45.0	14.3	11.2	13.6
\$1,001 - 1,500	5.0	2.4	2.4	--
\$1,501 - 2,000	5.0	--	2.4	4.5
\$2,001 - 2,500	--	2.4	.8	--
\$2,501 - 3,000	5.0	4.8	--	--
\$3,001 & above	--	4.8	3.2	4.5
Mean, Those Reporting Any	\$738	\$686	\$458	\$616
Mean, All	\$5	\$11	\$12	\$6

TABLE G-16
Distribution of Other Benefits
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	1.8%	3.9%	4.0%	2.2%
Of Those Reporting Any				
\$1 - 200	10.7%	21.0%	26.6%	24.0%
\$201 - 400	25.0	21.0	19.1	16.0
\$401 - 600	16.1	18.1	13.8	12.0
\$601 - 1,000	21.4	7.6	19.1	14.0
\$1,001 - 1,500	8.9	9.5	6.4	4.0
\$1,501 - 2,000	10.7	3.8	3.2	16.0
\$2,001 - 2,500	1.8	9.5	4.3	8.0
\$2,501 - 3,000	1.8	3.8	3.2	2.0
\$3,001 & above	3.6	5.7	4.3	4.0
Mean, Those Reporting Any	\$851	\$940	\$775	\$949
Mean, All	\$16	\$36	\$31	\$20

TABLE G-17
Distribution of Total Benefits
By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Percent Reporting Any	11.6%	26.8%	33.1%	11.8%
Of Those Reporting Any				
\$1 - 200	9.3%	7.7%	11.2%	14.3%
\$201 - 400	7.0	8.9	11.8	9.2
\$401 - 600	5.9	4.2	6.0	7.7
\$601 - 1,000	7.3	7.7	7.3	13.9
\$1,001 - 1,500	14.6	7.0	8.6	14.7
\$1,501 - 2,000	13.5	9.3	9.8	14.7
\$2,001 - 2,500	18.6	18.3	13.7	11.0
\$2,501 - 3,000	14.1	16.0	12.0	6.2
\$3,001 - 3,500	8.7	17.8	16.1	5.9
\$3,501 & above	.6	3.1	3.4	2.7
Mean, Those Reporting Any	\$1,668	\$1,960	\$1,749	\$1,357
Mean, All	\$193	\$526	\$578	\$160

TABLE G-18
Distribution of Total Benefits
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	19.7%	31.0%	27.4%	14.5%	27.3%
Of Those Reporting Any					
\$1 - 200	8.0%	18.2%	12.7%	18.2%	25.0%
\$201 - 400	8.6	12.4	11.3	13.0	--
\$401 - 600	5.3	5.8	7.3	5.2	--
\$601 - 1,000	8.7	5.8	11.0	7.1	--
\$1,001 - 1,500	10.1	8.0	6.0	14.9	16.7
\$1,501 - 2,000	10.1	12.4	9.7	11.0	20.8
\$2,001 - 2,500	17.2	11.7	13.0	12.3	8.3
\$2,501 - 3,000	14.6	11.7	12.7	9.7	12.5
\$3,001 - 3,500	15.1	12.4	14.3	5.2	16.7
\$3,501 & above	2.4	1.5	2.1	1.9	--
Mean, Those Reporting Any	\$1,826	\$1,535	\$1,632	\$1,398	\$1,671
Mean, All	\$360	\$476	\$448	\$202	\$456

TABLE G-19
 University of California Distribution of Total Benefits
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	11.6%	20.3%	12.1%	7.1%	12.5%
Of Those Reporting Any					
\$1 - 200	8.3%	13.3%	11.8%	24.0%	--%
\$201 - 400	6.0	--	11.8	12.0	--
\$401 - 600	5.7	6.7	11.8	12.0	--
\$601 - 1,000	7.2	6.7	--	12.0	--
\$1,001 - 1,500	14.0	20.0	5.9	16.0	--
\$1,501 - 2,000	12.1	13.3	23.5	8.0	66.7
\$2,001 - 2,500	21.1	20.0	11.8	8.0	--
\$2,501 - 3,000	15.1	6.7	17.6	4.0	33.3
\$3,001 - 3,500	9.4	13.3	5.9	4.0	--
\$3,501 & above	1.2	--	--	--	--
Mean, Those Reporting Any	\$1,750	\$1,650	\$1,532	\$976	\$2,083
Mean, All	\$203	\$334	\$186	\$70	\$260

TABLE G-20
 California State University and Colleges Distribution of
 Total Benefits
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	27.3%	37.7%	31.8%	15.4%	34.6%
Of Those Reporting Any					
\$1 - 200	7.0%	8.6%	7.2%	6.3%	44.4%
\$201 - 400	8.2	13.8	5.2	10.4	--
\$401 - 600	3.8	6.9	4.1	6.3	--
\$601 - 1,000	7.8	6.9	12.4	--	--
\$1,001 - 1,500	7.4	6.9	3.1	12.5	11.1
\$1,501 - 2,000	8.5	12.1	8.2	10.4	11.1
\$2,001 - 2,500	18.4	13.8	19.6	20.8	22.2
\$2,501 - 3,000	17.1	13.8	16.5	20.8	--
\$3,001 - 3,500	18.8	13.8	20.6	10.4	11.1
\$3,501 & above	3.0	3.4	3.1	2.1	--
Mean, Those Reporting Any	\$1,988	\$1,808	\$2,073	\$1,902	\$1,239
Mean, All	\$543	\$681	\$659	\$294	\$429

TABLE G-21
 Community Colleges Distribution of Total Benefits
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	33.4%	46.3%	33.9%	22.9%	23.2%
Of Those Reporting Any					
\$1 - 200	8.8%	14.4%	15.9%	23.4%	5.3%
\$201 - 400	10.6	16.0	14.9	13.8	5.3
\$401 - 600	4.7	11.2	8.1	2.1	10.5
\$601 - 1,000	7.5	4.0	8.9	7.4	5.3
\$1,001 - 1,500	8.1	8.8	8.5	12.8	15.8
\$1,501 - 2,000	9.8	7.2	8.5	11.7	21.1
\$2,001 - 2,500	16.6	8.8	9.7	11.7	--
\$2,501 - 3,000	13.6	8.8	10.5	5.3	10.5
\$3,001 - 3,500	17.2	17.6	13.3	4.3	26.3
\$3,501 & above	3.0	3.2	2.0	7.5	--
Mean, Those Reporting Any	\$1,861	\$1,564	\$1,475	\$1,414	\$1,826
Mean, All	\$621	\$724	\$500	\$324	\$423

TABLE G-22
 Independent Colleges Distribution of Total Benefits
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Percent Reporting Any	11.2%	15.1%	13.8%	10.9%	23.1%
Of Those Reporting Any					
\$1 - 200	10.0%	50.0%	32.0%	14.3%	33.3%
\$201 - 400	5.5	6.3	24.0	21.4	--
\$401 - 600	7.5	--	12.0	7.1	--
\$601 - 1,000	14.0	6.3	20.0	14.3	--
\$1,001 - 1,500	16.5	12.5	--	21.4	33.3
\$1,501 - 2,000	15.0	18.8	8.0	14.3	--
\$2,001 - 2,500	13.0	6.3	4.0	7.1	--
\$2,501 - 3,000	7.5	--	--	--	33.3
\$3,001 - 3,500	8.0	--	--	--	--
\$3,501 & above	3.0	--	--	--	--
Mean, Those Reporting Any	\$1,555	\$744	\$554	\$907	\$1,367
Mean, All	\$173	\$112	\$77	\$98	\$315

APPENDIX H

SUPPLEMENTARY TABLES FOR CHAPTER VIII

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TABLE H-1
Marital Status of
Basic Grant Recipients

	Eligible, Full-Funding	1974-75 Recipient
Never Married	85.3%	88.7%
Married	8.8	6.2
Other	5.9	5.2

TABLE H-2
Dependency Status of
Basic Grant Recipients

	Eligible, Full-Funding	1974-75 Recipient
Dependent		
Single, Living at Home	36.5%	30.3%
Single, Living Away From Home	33.2	43.9
Married	6.4	4.4
	<u>76.1%</u>	<u>78.6%</u>
Independent		
Single	15.6%	15.0%
Married	8.3	6.4
	<u>23.9%</u>	<u>21.4%</u>

TABLE H-3
B.E.O.G. Parental Contribution

	Eligible, Full-Funding	1974-75 Recipient
None	23.1%	20.6%
\$1 to \$200	9.0	7.6
\$201 to \$400	26.8	19.9
\$401 to \$600	14.9	12.3
\$601 to \$1,000	25.6	18.2
\$1,001 to \$1,500	.5	9.2
\$1,501 to \$2,000	--	4.1
\$2,001 and above	--	8.2
Mean	\$375	\$684

TABLE H-4
Student Reported Parental Contribution of
B.E.O.G. Recipients

	Eligible, Full-Funding	1974-75 Recipient
None	46.0%	47.8%
\$1 to \$200	21.9	21.5
\$201 to \$400	8.0	7.9
\$401 to \$600	6.3	8.9
\$601 to \$1,000	6.5	5.8
\$1,001 to \$1,500	4.1	3.1
\$1,501 to \$2,000	2.4	2.5
\$2,001 and above	4.8	2.5
Mean	\$361	\$294

TABLE H-5
State Scholarships of B.E.O.G. Recipients

	Eligible, Full-Funding	1974-75 Recipients
None	76.3%	53.9%
Of Those Reporting Any		
\$1 to \$200	14.1%	15.7%
\$201 to \$400	5.6	7.1
\$401 to \$600	23.0	17.7
\$601 to \$1,000	11.4	13.4
\$1,001 to \$1,500	6.5	5.6
\$1,501 to \$2,000	7.0	5.8
\$2,001 and above	32.3	34.6
Mean, Recipients Only	\$1,211	\$1,232

TABLE H-6
Total Scholarships (Including B.E.O.G.) of
B.E.O.G. Recipients

	Eligible, Full-Funding	1974-75 Recipients
None	48.4%	--%
Of Those Reporting Any		
\$1 to \$200	8.2%	3.8%
\$201 to \$400	7.1	7.9
\$401 to \$600	10.8	8.7
\$601 to \$1,000	17.2	17.3
\$1,001 to \$1,500	16.0	15.9
\$1,501 to \$2,000	9.6	9.5
\$2,001 and above	31.2	37.0
Mean	\$1,525	\$1,762

TABLE H-7
 Total Current Borrowing Of
 B.E.O.G. Recipients

	Eligible, Full-Funding	1974-75 Recipients
None	70.1%	52.4%
Of Those Reporting Any		
\$1 to \$200	8.6%	8.4%
\$201 to \$400	15.2	17.3
\$401 to \$600	16.7	20.4
\$601 to \$1,000	24.0	25.3
\$1,001 to \$1,500	19.2	14.3
\$1,501 to \$2,000	6.3	4.2
\$2,001 and above	9.9	10.1
Mean	\$951	\$1,027

TABLE H-8
 Total Employment of
 B.E.O.G. Recipients

	Eligible, Full-Funding	1974-75 Recipients
None	20.4%	19.0%
Of Those Reporting Any		
\$1 to \$200	9.7%	8.3%
\$201 to \$400	10.3	11.8
\$401 to \$600	9.9	11.5
\$601 to \$1,000	17.2	19.5
\$1,001 to \$1,500	16.0	15.7
\$1,501 to \$2,000	10.7	11.1
\$2,001 and above	26.1	22.2
Mean	\$1,535	\$1,447

APPENDIX I

SUPPLEMENTARY TABLES FOR CHAPTERS IX AND X

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TABLE I-1

Distribution of Total Loans

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
None	81.8%	85.3%	93.2%	66.0%
Of Those Reporting Any				
\$1 - 200	12.5%	10.0%	20.5%	2.7%
\$201 - 400	15.0	11.7	14.0	8.5
\$401 - 600	10.7	13.9	15.2	20.2
\$601 - 1,000	23.6	22.1	14.0	27.2
\$1,001 - 1,500	21.6	21.4	7.5	22.1
\$1,501 - 2,000	7.9	3.5	7.8	9.1
\$2,001 - 2,500	3.9	2.0	5.6	4.6
\$2,501 - 3,000	2.3	2.7	3.1	1.6
\$3,001 and above	2.4	2.4	12.4	4.1
Mean, Those Reporting Any	\$957	\$1,103	\$1,256	\$1,081
Mean, All	\$174	\$163	\$85	\$367

TABLE I-2

Distribution of Total Loans

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	82.6%	63.3%	78.9%	86.9%	70.5%
Of Those Reporting Any					
\$1 - 200	8.0%	5.6%	11.3%	6.5%	15.4%
\$201 - 400	9.3	16.0	13.9	22.3	15.4
\$401 - 600	15.9	15.4	18.3	15.1	11.5
\$601 - 1,000	23.1	27.8	27.4	25.2	23.1
\$1,001 - 1,500	22.8	18.5	13.9	15.8	26.9
\$1,501 - 2,000	9.3	7.4	8.3	5.8	7.7
\$2,001 - 2,500	4.5	4.3	2.6	3.6	--
\$2,501 - 3,000	2.0	1.9	2.2	2.9	--
\$3,001 and above	5.0	3.0	2.1	2.8	--
Mean, Those Reporting Any	\$1,095	\$1,011	\$890	\$944	\$775
Mean, All	\$191	\$370	\$187	\$123	\$229

TABLE I-3
 Distribution of Number of Hours
 of Term-Time Employment
 By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
1 - 5	8.4%	4.5%	6.7%	11.4%
6 - 10	11.0	6.5	8.1	17.9
11 - 15	10.9	7.9	10.2	13.3
16 - 20	9.6	11.8	14.1	8.2
21 - 25	4.6	7.6	8.7	3.4
26 - 30	1.6	4.9	4.3	1.4
31 or more	2.1	11.9	14.2	1.4
Mean, Those Reporting Any	13.5%	20.1%	19.4%	11.7%

TABLE I-4
 Distribution of Number of Hours
 of Term-Time Employment
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
1 - 5	7.8%	5.2%	5.6%	5.8%	4.7%
6 - 10	11.1	9.3	9.4	10.6	15.3
11 - 15	9.8	12.1	11.5	9.9	8.2
16 - 20	10.0	11.2	11.5	14.0	9.4
21 - 25	5.7	5.0	6.8	6.6	2.4
26 - 30	2.8	3.9	3.3	2.7	5.9
31 or more	6.7	14.4	11.9	5.5	1.2
Mean	16.0%	19.2%	18.6%	16.4%	14.3%

TABLE I-5
Distribution of Term-Time Employment
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	39.6%	37.3%	39.8%	43.2%	47.7%
Of Those Reporting Any					
\$1 - 200	18.8%	15.2%	17.9%	17.5%	15.2%
\$201 - 400	13.2	11.9	12.5	10.6	13.0
\$401 - 600	11.2	9.7	9.7	10.4	19.6
\$601 - 1,000	15.2	13.7	16.0	16.4	13.0
\$1,001 - 1,500	10.0	7.6	9.1	10.9	10.9
\$1,501 - 2,000	8.1	7.9	7.4	9.8	10.9
\$2,001 - 2,500	4.3	5.8	5.2	7.8	6.5
\$2,501 - 3,000	3.7	4.0	3.8	3.1	--
\$3,001 - 3,500	14.2	20.9	17.5	13.1	10.9
\$3,501 and above	1.2	3.3	1.4	.6	--
Mean, Those Reporting Any	\$1,220	\$1,509	\$1,306	\$1,249	\$1,083
Mean, All	\$737	\$946	\$786	\$710	\$567

TABLE I-6
Summary of Term-Time Employment
By Type and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
<u>College Work-Study</u>				
Percent Reporting Any	6.1%	5.7%	14.2%	14.3%
Mean, Those Reporting Any	\$759	\$891	\$599	\$480
<u>Assistantships</u>				
Percent Reporting Any	2.4%	3.4%	5.6%	5.0%
Mean, Those Reporting Any	\$720	\$1,069	\$510	\$642
<u>On-Campus Non Work-Study</u>				
Percent Reporting Any	13.8%	7.0%	7.3%	28.3%
Mean, Those Reporting Any	\$762	\$884	\$549	\$430
<u>Other</u>				
Percent Reporting Any	39.6	50.0	55.7	34.7
Mean, Those Reporting Any	\$1,213	\$1,831	\$1,483	\$803

TABLE I-7

**Distribution of Number of Hours
of Term-Time Employment
By Dependency Status**

	Dependent Single, at Home	Single, Away	Independent Single	Married
1 - 5	6.3%	9.5%	5.4%	4.1%
6 - 10	10.1	12.7	10.1	5.7
11 - 15	11.4	10.1	12.4	6.5
16 - 20	15.6	7.4	14.3	9.5
21 - 25	9.5	3.3	8.3	5.6
26 - 30	4.9	1.3	4.2	4.1
31 or more	4.9	1.8	10.3	27.3
Mean, Those Reporting Any	16.8%	12.3%	18.2%	24.1%

TABLE I-8

**Total Student Aid
By Segment**

	U.C.	C.S.U.C.	C.C.	I.C.
Scholarships and Grants				
Percent Reporting Any	30.1%	18.3%	17.2%	59.3%
Mean, Those Reporting Any	\$945	\$874	\$923	\$1,982
Mean, All Respondents	\$284	\$160	\$159	\$1,176
Loans				
Percent Reporting Any	18.2%	14.7%	6.5%	34.0%
Mean, Those Reporting Any	\$957	\$1,103	\$1,256	\$1,081
Mean, All Respondents	\$174	\$163	\$85	\$367
Term-Time Employment				
Percent Reporting Any	54.5%	59.0%	67.0%	64.8%
Mean, Those Reporting Any	\$1,016	\$1,723	\$1,407	\$749
Mean, All Respondents	\$554	\$1,016	\$942	\$486
Total Aid, All Respondents	\$1,012	\$1,339	\$1,186	\$2,029

TABLE I-9

Total Student Aid
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Scholarships and Grants					
Percent Reporting Any	27.0%	50.5%	40.5%	32.4%	55.3%
Mean, Those Reporting Any	\$1,382	\$1,623	\$1,607	\$1,160	\$1,938
Mean, All Respondents	\$360	\$819	\$651	\$376	\$1,013
Loans					
Percent Reporting Any	17.4%	36.7%	21.1%	13.1%	29.5%
Mean, Those Reporting Any	\$1,095	\$1,011	\$890	\$944	\$775
Mean, All Respondents	\$191	\$370	\$187	\$123	\$229
Term-Time Employment					
Percent Reporting Any	60.4%	62.7%	60.2%	56.8%	52.3%
Mean, Those Reporting Any	\$1,220	\$1,509	\$1,306	\$1,249	\$1,083
Mean, All Respondents	\$737	\$946	\$786	\$710	\$567
Total Aid, All Respondents	\$1,288	\$2,135	\$1,624	\$1,209	\$1,809

TABLE I-10

Distribution of Total Annual Income from Employment
(Student and Spouse)

By Segment

	U.C.	C.S.U.C.	C.C.	I.C.
None	5.2%	4.5%	5.9%	4.5%
Of Those Reporting Any				
\$1 - 999	44.5%	34.2%	39.5%	49.8%
\$1,000 - 1,999	25.2	16.1	14.9	26.6
\$2,000 - 2,999	12.2	11.6	11.6	11.6
\$3,000 - 3,999	6.0	7.3	6.6	4.2
\$4,000 - 4,999	3.1	4.5	4.4	2.2
\$5,000 - 5,999	2.1	3.8	3.0	.9
\$6,000 - 7,499	1.9	3.9	3.4	1.5
\$7,500 - 8,999	1.0	2.8	2.3	.6
\$9,000 - 11,999	1.5	5.0	4.2	1.1
\$12,000 and above	2.5	10.9	10.2	1.5
Mean, Those Reporting Any	\$2,077	\$3,854	\$3,544	\$1,700
Median	\$1,230	\$1,981	\$1,705	\$1,008

TABLE I-11
 Distribution of Total Annual Income from Employment
 (Student and Spouse)
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	4.5%	6.1%	5.8%	5.8%	6.8%
Of Those Reporting Any					
\$1 - 999	39.4%	50.1%	47.4%	49.8%	52.4%
\$1,000 - 1,999	22.2	12.3	14.9	20.2	13.4
\$2,000 - 2,999	12.3	6.5	10.0	10.0	12.2
\$3,000 - 3,999	6.3	3.1	4.7	6.1	1.2
\$4,000 - 4,999	3.6	3.1	3.4	2.6	6.1
\$5,000 - 5,999	2.5	2.2	3.0	1.6	2.4
\$6,000 - 7,499	2.8	3.4	2.2	3.0	2.4
\$7,500 - 8,999	1.5	2.2	2.5	1.1	3.7
\$9,000 - 11,999	3.1	5.5	3.9	1.6	1.2
\$12,000 and above	6.5	11.6	8.0	4.1	4.9
Mean, Those Reporting Any	\$2,860	\$3,518	\$3,036	\$2,231	\$2,473
Median	\$1,477	\$998	\$1,174	\$1,010	\$954

TABLE I-12
 Average Term-Time Employment
 By Parental Income and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Under \$6,000	\$1,167	\$1,877	\$1,314	\$904
\$6,000 - \$12,000	1,109	1,691	1,337	704
\$12,001 - \$18,000	898	1,715	1,343	771
\$18,001 and above	1,004	1,547	1,391	717

TABLE I-13
Median Total Annual Income From Employment
(Student and Spouse)
By Dependency Status and Segment

	U.C.	C.S.U.C.	C.C.	I.C.
Dependent				
Single, at Home	\$1,194	\$1,445	\$956	\$876
Single, Away	994	1,070	1,266	953
Independent				
Single	\$1,594	\$2,197	\$2,325	\$1,586
Married	6,386	9,448	9,556	7,303

APPENDIX J

PATTERNS OF FINANCING AT THE UNIVERSITY OF CALIFORNIA

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TABLE J-1
University of California Distribution of Scholarships and Grants
By Type

	Non- Resident Tuition Waiver	State Scholar- ship Grant	S.E.O.G.	Institu- tional	Other Federal Scholar- ships or Grants	Other
None	98.9%	86.2%	95.7%	88.4%	98.4%	92.4%
Of Those Reporting Any						
\$1 - 200	25.7%	5.9%	13.0%	23.7%	24.0%	29.7%
\$201 - 400	14.3	12.5	35.9	20.3	14.0	18.5
\$401 - 600	28.6	60.8	13.7	19.7	18.0	17.7
\$601 - 1,000	2.9	15.4	24.4	21.4	30.0	15.5
\$1,001 - 1,500	20.0	3.1	8.4	9.3	6.0	8.6
\$1,501 - 2,000	8.6*	1.7	4.6*	3.4	4.0	5.6
\$2,001 - 2,500	--	.2	--	1.1	4.0	1.7
\$2,501 - 3,000	--	.5	--	.6	--	1.3
\$3,001 and above	--	--	--	.6	--	1.3
Mean, Those Reporting Any	\$634	\$556	\$570	\$590	\$631	\$623

*\$1,501 and above

TABLE J-2
University of California Distribution of Total Scholarships and Grants*
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	75.9%	33.8%	41.4%	53.6%	45.8%
Of Those Reporting Any					
\$1 - 200	14.2%	8.2%	2.4%	8.6%	--%
\$201 - 400	11.5	2.0	9.8	11.7	15.4
\$401 - 600	25.3	12.2	9.8	22.7	15.4
\$601 - 1,000	20.0	20.4	18.3	20.2	--
\$1,001 - 1,500	14.4	30.6	24.4	15.3	7.7
\$1,501 - 2,000	7.7	12.2	11.0	12.3	23.1
\$2,001 - 2,500	3.5	10.2	17.1	5.5	7.7
\$2,501 - 3,000	2.4	--	6.1	--	7.7
\$3,001 - 3,500	.9	4.1	1.2	1.8	7.7
\$3,501 and above	.2	--	1.8	--	15.4
Mean, Those Reporting Any	\$829	\$1,198	\$1,315	\$979	\$1,950
Mean, All	\$200	\$793	\$770	\$454	\$1,056

*Including B.E.O.G.

TABLE J-3
 University of California Distribution of Loans
 By Type

	N D S L	LEEP, Nursing, Health Prof.	F I S L	Institu- tional	Other
None	91.1%	99.7%	92.7%	98.1%	96.1%
Of Those Reporting Any					
\$1 - 200	18.0%	10.0%	5.8%	22.4%	25.6%
\$201 - 400	20.6	10.0	5.8	43.1	27.3
\$401 - 600	17.3	30.0	7.1	17.2	12.4
\$601 - 1,000	33.1	20.0	26.2	8.6	14.9
\$1,001 - 1,500	9.2	20.0	38.7	6.9	6.6
\$1,501 - 2,000	1.8*	--	10.7	1.7*	5.8
\$2,001 - 2,500	--	--	3.1	--	.8
\$2,501 - 3,000	--	--	2.2	--	1.7
\$3,001 and above	--	--	.4	--	5.0
Mean, Those Reporting Any	\$578	\$950	\$1,085	\$423	\$710

*\$1,501 and above

TABLE J-4
 University of California Distribution of Total Loans
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	84.4%	48.6%	58.6%	82.9%	62.5%
Of Those Reporting Any					
\$1 - 200	13.0%	7.9%	10.3%	13.3%	11.1%
\$201 - 400	12.7	7.9	22.4	28.3	11.1
\$401 - 600	9.2	10.5	13.8	11.7	11.1
\$601 - 1,000	23.7	26.3	25.9	21.7	44.4
\$1,001 - 1,500	24.9	23.7	15.5	13.3	11.1
\$1,501 - 2,000	7.2	10.5	6.9	6.7	11.1
\$2,001 - 2,500	4.0	7.9	1.7	1.7	--
\$2,501 - 3,000	2.6	2.6	1.7	3.3	--
\$3,001 and above	2.6	2.6	1.7	--	--
Mean, Those Reporting Any	\$981	\$1,170	\$849	\$743	\$789
Mean, All	\$149	\$601	\$352	\$127	\$296

TABLE J-5

University of California Distribution of Number of Hours
of Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	51.9%	50.0%	52.5%	54.3%	54.2%
1 - 5	8.5%	2.8%	2.9%	8.9%	--%
6 - 10	11.0	8.3	9.4	12.6	12.5
11 - 15	10.6	13.9	13.7	10.3	12.5
16 - 20	9.5	13.9	9.4	9.2	8.3
21 - 25	4.8	5.6	5.0	2.6	4.2
26 - 30	1.5	4.2	2.2	1.1	4.2
31 or more	2.2	1.4	5.0	.9	4.2
Mean, Those Reporting Any	13.5%	16.0%	16.5%	12.0%	16.8%

TABLE J-6

University of California Distribution of Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Of Those Reporting Any					
\$1 - 200	18.2%	5.4%	15.8%	21.3%	--
\$201 - 400	13.5	8.1	14.5	14.2	16.7
\$401 - 600	12.9	13.5	11.8	12.4	16.7
\$601 - 1,000	18.6	27.0	25.0	18.3	16.7
\$1,001 - 1,500	13.3	13.5	10.5	16.0	16.7
\$1,501 - 2,000	8.8	13.5	9.2	8.3	25.0
\$2,001 - 2,500	3.7	2.7	3.9	4.1	--
\$2,501 - 3,000	3.7	8.1	1.3	1.2	--
\$3,001 - 3,500	7.0	8.1	7.9	4.1	8.3
\$3,501 and above	.4	--	--	--	--
Mean, Those Reporting Any	\$1,020	\$1,266	\$993	\$878	\$1,183
Mean, All	\$562	\$633	\$539	\$423	\$592

TABLE J-7

University of California Distribution of Term-Time Employment
By Type

	College Work-Study	Assistantships	On-Campus Non Work-Study	Other
None	93.9%	97.6%	86.2%	60.4%
Of Those Reporting Any				
\$1 - 200	12.8%	29.7%	25.8%	23.2%
\$201 - 400	17.1	13.5	12.1	14.5
\$401 - 600	17.1	20.3	13.5	11.8
\$601 - 1,000	32.1	14.9	19.1	15.8
\$1,001 - 1,500	10.2	9.5	15.6	12.0
\$1,501 - 2,000	7.5	2.7	9.5	6.8
\$2,001 - 2,500	1.1	5.4	1.9	3.7
\$2,501 - 3,000	.5	--	1.9	3.5
\$3,001 and above	1.6	4.1	.7	8.6
Mean, Those Reporting Any	\$759	\$720	\$762	\$1,001

TABLE J-8

University of California Distribution of Total Long-Term Indebtedness
(Student and Spouse)

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	77.2%	37.8%	47.1%	74.1%	54.2%
Of Those Reporting Any					
\$1 - 499	21.4%	10.9%	18.9%	28.6%	18.2%
\$500 - 999	18.1	10.9	29.7	24.2	18.2
\$1,000 - 1,499	15.8	15.2	17.6	15.4	36.4
\$1,500 - 2,499	20.8	21.7	16.2	15.4	--
\$2,500 - 3,499	13.9	23.9	8.1	11.0	18.2
\$3,500 - 4,499	4.8	6.5	4.1	3.3	--
\$4,500 - 5,999	3.7	6.5	4.1	--	9.1
\$6,000 - 7,499	.4	2.2	1.4	--	--
\$7,500 and above	1.2	2.2	--	2.2	--
Mean, Those Reporting Any	\$1,734	\$2,397	\$1,524	\$1,412	\$1,659
Mean, All	\$395	\$1,490	\$805	\$366	\$760

TABLE J-9

University of California Distribution of Annual Income from Employment
(Student and Spouse)

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	5.0%	5.4%	5.0%	5.4%	4.2%
Of Those Reporting Any					
\$1 - 999	42.2%	60.0%	52.6%	56.0%	43.5%
\$1,000 - 1,999	25.7	24.3	23.3	24.1	17.4
\$2,000 - 2,999	12.9	7.1	8.3	8.4	21.7
\$3,000 - 3,999	6.2	--	5.3	5.1	--
\$4,000 - 4,999	3.3	2.9	1.5	1.2	--
\$5,000 - 5,999	2.2	1.4	3.0	.9	--
\$6,000 - 7,499	2.1	--	.8	1.5	8.7
\$7,500 - 8,999	1.0	--	.8	.9	--
\$9,000 - 11,999	1.8	2.9	1.5	.6	--
12,000 and above	2.7	1.4	3.0	1.2	8.7
Mean, Those Reporting Any	\$2,172	\$1,543	\$1,914	\$1,538	\$2,783

APPENDIX K

PATTERNS OF FINANCING AT THE STATE UNIVERSITY AND COLLEGES

TABLE K-1

California State University and Colleges Distribution of Scholarships and Grants

By Type

	Non- Resident Tuition Waiver	State Scholar- ship & Grant	S.E.O.G.	Institu- tional	Other Federal Scholar- ship or Grant	Other
None	98.2%	92.9%	96.8%	97.0%	97.4%	94.7%
Of Those Reporting Any						
\$1 - 200	33.2%	60.4%	14.8%	27.7%	22.2%	29.0%
\$201 - 400	18.8	12.7	21.6	22.9	20.8	24.8
\$401 - 600	20.8	7.1	14.8	18.1	22.2	13.8
\$601 - 1,000	16.7	8.1	33.0	10.8	15.3	15.9
\$1,001 - 1,500	6.3	6.1	9.1	10.8	1.4	4.1
\$1,501 - 2,000	4.2*	.5	6.8*	4.8	8.3	1.4
\$2,001 - 2,500	--	2.5	--	--	4.2	6.2
\$2,501 - 3,000	--	1.0	--	3.6	2.8	1.4
\$3,001 and above	--	1.5	--	1.2	2.8	3.4
Mean, Those Reporting Any	\$478	\$422	\$650	\$635	\$749	\$673

* \$1,501 and above

TABLE K-2

California State University and Colleges Distribution of Total Scholarships and Grants*

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	86.2%	68.8%	65.6%	82.0%	46.1%
Of Those Reporting Any					
\$1 - 200	32.2%	16.7%	16.2%	30.4%	14.3%
\$201 - 400	12.6	8.3	7.6	12.5	7.1
\$401 - 600	16.7	27.1	14.3	12.5	14.3
\$601 - 1,000	18.0	27.1	22.9	17.9	14.3
\$1,001 - 1,500	7.1	6.3	20.0	10.7	14.3
\$1,501 - 2,000	5.4	8.3	10.5	5.4	7.1
\$2,001 - 2,500	2.5	2.1	1.9	5.4	14.3
\$2,501 - 3,000	.8	2.1	3.8	1.8	7.1
\$3,001 - 3,500	2.1	--	--	--	7.1
\$3,501 and above	2.5	2.1	2.9	3.6	--
Mean, Those Reporting Any	\$742	\$821	\$1,001	\$840	\$1,275
Mean, All	\$102	\$256	\$344	\$151	\$687

*Including B.E.C.G.

TABLE K-3
California State University and Colleges Distribution
of Loans
By Type

	N D S L	LEEP Nursing, Health, Prof.	F I S L	Institu- tional	Other
None	93.1%	98.2%	94.4%	99.0%	96.2%
Of Those Reporting Any					
\$1 - 200	10.2%	33.3%	9.2%	36.0%	23.1%
\$201 - 400	23.1	22.9	9.9	24.0	12.5
\$401 - 600	17.2	16.7	5.9	8.0	17.3
\$601 - 1,000	28.5	10.4	25.0	12.0	23.1
\$1,001 - 1,500	11.8	10.4	35.5	12.0	7.7
\$1,501 - 2,000	9.1*	4.2	9.2	8.0*	7.7
\$2,001 - 2,500	--	--	1.3	--	1.0
\$2,501 - 3,000	--	2.1	2.6	--	3.8
\$3,001 and above	--	--	1.3	--	3.8
Mean, Those Reporting Any	\$701	\$529	\$1,022	\$534	\$825

*\$1,501 and above

TABLE K-4
California State University and Colleges Distribution
of Total Loans
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	86.1%	71.4%	81.6%	92.0%	73.0%
Of Those Reporting Any					
\$1 - 200	11.3%	4.5%	12.5%	--%	14.3%
\$201 - 400	9.6	18.2	8.9	24.0	42.9
\$401 - 600	13.0	18.2	21.4	16.0	--
\$601 - 1,000	17.2	29.5	33.9	32.0	14.3
\$1,001 - 1,500	25.5	15.9	12.5	16.0	14.3
\$1,501 - 2,000	10.9	9.1	7.1	4.0	14.3
\$2,001 - 2,500	5.4	--	--	4.0	--
\$2,501 - 3,000	2.5	2.3	--	--	--
\$3,001 and above	4.5	2.3	3.6	4.0	--
Mean, Those Reporting Any	\$1,128	\$881	\$842	\$1,038	\$686
Mean, All	\$156	\$252	\$155	\$83	\$185

TABLE K-5

California State University and Colleges Distribution
of Number of Hours of Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
NONE	49.3%	31.8%	35.6%	32.2%	80.0%
1 - 5	4.9	3.9	3.3	3.3	3.8
6 - 10	6.7	3.9	5.6	6.8	7.7
11 - 15	6.9	11.0	10.6	7.8	3.8
16 - 20	9.8	12.3	14.9	21.2	3.8
21 - 25	6.9	5.2	9.2	13.0	--
26 - 30	4.7	5.2	5.3	6.2	--
31 or more	10.8	26.6	15.5	9.4	--
Mean, Those Reporting Any	19.8%	23.5%	21.2%	19.9%	10.0%

TABLE K-6

California State University and Colleges Distribution of
Term-Time Employment

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Of Those Reporting Any					
\$1 - 200	14.4%	9.8%	8.6%	12.0%	16.7%
\$201 - 400	9.3	9.8	8.1	3.8	16.7
\$401 - 600	7.7	2.0	5.1	7.2	16.7
\$601 - 1,000	10.7	5.9	18.3	12.9	--
\$1,001 - 1,500	8.3	5.9	11.7	9.1	16.7
\$1,501 - 2,000	9.7	12.7	9.1	12.9	--
\$2,001 - 2,500	5.1	10.8	7.1	12.4	33.3
\$2,501 - 3,000	6.5	2.9	4.6	6.7	--
\$3,001 - 3,500	26.8	37.3	25.9	22.0	--
\$3,501 and above	1.5	3.0	1.5	1.0	--
Mean, Those Reporting Any	\$1,676	\$2,059	\$1,706	\$1,734	\$1,108
Mean, All	\$949	\$1,364	\$1,102	\$1,166	\$ 256

TABLE K-7

California State University and Colleges Distribution
of Term-Time Employment

By Type

	College Work- Study	Assistant- ships	On-Campus Non Work- Study	Other
None	94.3%	96.6%	93.0%	50.0%
Of Those Reporting Any				
\$1 - 200	23.1%	27.7%	23.2%	13.9%
\$201 - 400	17.3	17.0	15.3	7.1
\$401 - 600	12.8	10.6	14.2	7.2
\$601 - 1,000	19.2	11.7	20.0	9.9
\$1,001 - 1,500	10.3	6.4	10.5	7.6
\$1,501 - 2,000	5.8	6.4	3.7	10.3
\$2,001 - 2,500	1.3	--	4.2	6.9
\$2,501 - 3,000	2.6	7.4	2.6	6.4
\$3,001 and above	7.7	12.8	6.3	30.7
Mean, Those Reporting Any	\$891	\$1,069	\$884	\$1,831

TABLE K-8

California State University and Colleges Distribution
of Long-Term Indebtedness (Student and Spouse)

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	74.4%	55.8%	61.3%	79.1%	66.7%
Of Those Reporting Any					
\$1 - 499	21.4%	7.4%	20.3%	26.2%	50.0%
\$500 - 999	18.7	19.1	21.2	30.8	16.7
\$1,000 - 1,499	16.3	25.0	17.8	12.3	--
\$1,500 - 2,499	16.9	16.2	19.5	10.8	25.0
\$2,500 - 3,499	12.2	11.8	11.0	6.2	8.3
\$3,500 - 4,499	4.5	5.9	4.2	1.5	--
\$4,500 - 5,999	3.2	2.9	2.5	3.1	--
\$6,000 - 7,499	2.5	1.5	.8	3.1	--
\$7,500 and above	4.3	10.3	2.5	6.2	--
Mean, Those Reporting Any	\$2,002	\$2,566	\$1,742	\$1,835	\$1,000
Mean, All	\$512	\$1,133	\$674	\$383	\$461

TABLE K-9

California State University and Colleges Distribution of Total Annual Income from Employment (Student and Spouse)

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	3.9%	5.2%	3.9%	5.1%	7.7%
Of Those Reporting Any					
\$1 - 199	32.8%	29.5%	36.5%	37.3%	50.0%
\$1,000 - 1,999	17.2	8.2	15.4	14.6	16.7
\$2,000 - 2,999	11.8	6.8	10.6	13.6	8.3
\$3,000 - 3,999	7.6	3.4	6.5	8.8	4.2
\$4,000 - 4,999	4.4	6.2	4.8	4.1	4.2
\$5,000 - 5,999	3.8	4.1	4.1	2.4	--
\$6,000 - 7,499	3.7	6.2	3.4	6.1	--
\$7,500 - 8,999	2.6	4.1	4.1	1.0	12.5
\$9,000 - 11,999	5.4	9.6	3.8	3.7	--
\$12,000 and above	10.6	21.9	10.9	8.5	4.2
Mean, Those Reporting Any	\$3,860	\$5,786	\$3,782	\$3,398	\$2,635

APPENDIX L

PATTERNS OF FINANCING AT THE COMMUNITY COLLEGES

TABLE L-1

Community Colleges Distribution of Scholarships and Grants

By Type

	Non- Resident Tuition Waiver	State Scholar- ship Grant	S.E.O.G.	Institu- tional	Other Federal Scholar- ships or Grants	Other
None	97.7%	96.7%	95.9%	96.4%	97.7%	96.0%
Of Those Reporting Any						
\$1 - 200	35.5%	31.0%	27.2%	38.4%	34.6%	43.1%
\$201 - 400	12.7	22.6	26.2	15.7	22.4	20.7
\$401 - 600	16.4	18.7	19.0	11.6	11.2	11.7
\$601 - 1,000	20.9	11.6	20.0	17.4	10.3	12.2
\$1,001 - 1,500	8.2	7.7	3.1	5.8	3.7	2.1
\$1,501 - 2,000	6.4*	1.9	4.6*	4.7	10.3	3.7
\$2,001 - 2,500	--	4.5	--	1.7	1.9	2.1
\$2,501 - 3,000	--	--	--	1.7	2.8	2.7
\$3,001 and above	--	1.9	--	2.9	2.8	1.6
Mean, Those Reporting Any	\$536	\$585	\$480	\$626	\$684	\$531

* \$1,501 and above

TABLE L-2

Community Colleges Distribution of Total Scholarships and Grants*

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	88.6%	60.0%	71.7%	80.7%	71.9%
Of Those Reporting Any					
\$1 - 200	28.1%	13.0%	16.4%	20.3%	17.4%
\$201 - 400	18.6	20.4	15.5	15.2	39.1
\$301 - 600	12.9	8.3	16.9	12.7	8.7
\$601 - 1,000	18.9	20.4	22.2	21.5	8.7
\$1,001 - 1,500	7.8	13.0	15.9	15.2	--
\$1,501 - 2,000	5.4	7.4	4.8	2.5	4.3
\$2,001 - 2,500	1.5	1.9	2.9	1.3	13.0
\$2,501 - 3,000	1.2	5.6	1.4	3.8	4.3
\$3,001 - 3,500	1.5	.9	2.4	2.5	4.3
\$3,501 and above	4.2	9.4	1.5	5.1	--
Mean, Those Reporting Any	\$796	\$1,207	\$859	\$991	\$878
Mean, All	\$91	\$483	\$243	\$191	\$246

* Including B.E.O.G.
13-00589

TABLE L-3
Community Colleges Distribution of Loans
By Type

	NDSL	LEEP, Nursing, Health Prof.	FISL	Institu- tional	Other
None	97.2%	98.6%	97.3%	98.5%	96.5%
Of Those Reporting Any					
\$1 - 200	32.1%	26.2%	24.0%	34.8%	36.9%
\$201 - 400	21.6	27.1	13.2	18.8	16.1
\$401 - 600	20.9	10.8	20.2	15.9	8.3
\$601 - 1,000	11.9	13.8	14.7	15.9	10.7
\$1,001 - 1,500	9.7	4.6	10.9	8.7	6.0
\$1,501 - 2,000	3.7*	6.2	7.0	5.8*	8.3
\$2,001 - 2,500	--	4.6	3.9	--	3.0
\$2,501 - 3,000	--	3.1	3.9	--	4.8
\$3,001 and above	--	3.1	2.3	--	6.0
Mean, Those Reporting Any	\$484	\$735	\$815	\$509	\$839

*\$1,501 and above

TABLE L-4
Community Colleges Distribution of Total Loans
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	93.5%	81.1%	94.4%	93.9%	91.4%
Of Those Reporting Any					
\$1 - 200	16.6%	25.5%	34.1%	12.0%	28.6%
\$201 - 400	13.8	15.7	12.2	16.0	14.3
\$401 - 600	19.9	7.8	7.3	12.0	--
\$601 - 1,000	13.3	11.8	19.5	16.0	14.3
\$1,001 - 1,500	9.4	2.0	2.4	4.0	42.9
\$1,501 - 2,000	6.6	7.8	12.2	12.0	--
\$2,001 - 2,500	4.4	11.8	7.3	4.0	--
\$2,501 - 3,000	3.3	2.0	2.4	8.0	--
\$3,001 and above	12.7	15.7	2.4	16.0	--
Mean, Those Reporting Any	\$1,257	\$1,353	\$818	\$1,768	\$721
Mean, All	\$78	\$256	\$46	\$108	\$62

TABLE L-5

Community Colleges Distribution of Number of Hours of Term-Time Employment
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	30.4%	37.2%	37.8%	41.8%	26.0%
1 - 5	6.4%	4.5%	6.6%	6.6%	35.1%
6 - 10	8.1	7.1	8.8	9.6	7.8
11 - 15	10.0	10.9	9.5	14.3	7.8
16 - 20	15.8	10.9	11.2	11.3	9.1
21 - 25	10.0	9.0	6.7	6.9	3.9
26 - 30	4.8	2.6	3.2	1.5	7.8
31 or more	14.5	17.7	16.1	8.1	2.6
Mean, Those Reporting Any	19.7%	20.8%	19.7%	16.6%	11.2%

TABLE L-6

Community Colleges Distribution of Term-Time Employment
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
Of Those Reporting Any					
\$1 - 200	14.5%	13.5%	22.1%	15.7%	41.4%
\$201 - 400	8.5	7.1	10.2	18.2	1.7
\$401 - 600	9.2	15.9	11.3	9.1	13.8
\$601 - 1,000	15.5	12.4	13.2	22.3	10.3
\$1,001 - 1,500	12.5	8.8	7.3	6.2	13.8
\$1,501 - 2,000	10.4	4.7	6.8	8.3	5.2
\$2,001 - 2,500	6.1	6.5	5.5	5.4	1.7
\$2,501 - 3,000	3.5	5.3	4.4	1.7	--
\$3,001 - 3,500	18.3	20.6	18.3	12.0	12.1
\$3,501 and above	1.5	5.4	.8	.4	--
Mean, Those Reporting Any	\$1,445	\$1,647	\$1,305	\$1,131	\$892
Mean, All	\$1,030	\$1,037	\$807	\$668	\$631

TABLE L-7
 Community Colleges Distribution of Term-Time Employment
 By Type

	College Work- Study	Assistant- ships	On-Campus Non Work- Study	Other
None	85.8%	94.4%	92.7%	44.3%
Of Those Reporting Any				
\$1 - 200	38.5%	47.7%	40.4%	16.5%
\$201 - 400	14.7	21.8	16.3	8.4
\$401 - 600	10.7	6.8	15.4	10.6
\$601 - 1,000	16.8	10.5	14.5	13.9
\$1,001 - 1,500	12.5	3.0	5.5	10.5
\$1,501 - 2,000	2.1	3.4	2.9	8.4
\$2,001 - 2,500	1.5	3.0	1.5	6.6
\$2,501 - 3,000	1.0	2.3	1.2	3.6
\$3,001 and above	2.1	1.5	2.3	21.5
Mean, Those Reporting Any	\$599	\$510	\$549	\$1,483

TABLE L-8
 Community Colleges Distribution of Total Long-Term Indebtedness
 (Student and Spouse)
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	82.5%	59.2%	80.7%	84.9%	85.4%
Of Those Reporting Any					
\$1 - 499	30.5%	20.9%	41.1%	37.1%	41.7%
\$500 - 999	18.2	25.5	14.9	11.3	--
\$1,000 - 1,499	14.1	5.5	9.2	9.7	33.3
\$1,500 - 2,499	10.6	12.7	7.8	17.7	8.3
\$2,500 - 3,499	8.4	7.3	9.2	8.1	--
\$3,500 - 4,499	4.5	4.5	3.5	1.6	---
\$4,500 - 5,999	2.5	5.5	2.1	4.8	--
\$6,000 - 7,499	1.4	5.5	2.8	4.8	--
\$7,500 and above	9.8	12.7	9.2	4.8	16.7
Mean, Those Reporting Any	\$2,139	\$2,766	\$2,037	\$1,976	\$2,188
Mean, All	\$375	\$1,127	\$392	\$299	\$320

TABLE L-9

Community Colleges Distribution of Total Annual Income from Employment
(Student and Spouse)

By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	5.2%	8.1%	7.1%	6.8%	2.4%
Of Those Reporting Any					
\$1 - 999	32.9%	43.1%	48.7%	54.7%	67.5%
\$1,000 - 1,999	16.9	10.1	10.4	17.0	6.3
\$2,000 - 2,999	13.7	6.0	9.1	7.6	5.0
\$3,000 - 3,999	8.0	6.5	2.9	5.2	2.5
\$4,000 - 4,999	4.6	4.0	3.7	3.7	6.3
\$5,000 - 5,999	2.9	3.2	4.1	1.6	5.0
\$6,000 - 7,499	3.7	3.2	2.9	2.1	--
\$7,500 - 8,999	2.2	3.6	2.2	2.4	1.3
\$9,000 - 11,999	3.9	6.0	6.3	1.3	1.3
\$12,000 and above	11.3	14.1	9.6	4.5	5.0
Mean, Those Reporting Any	\$3,774	\$4,160	\$3,458	\$2,227	\$2,109

APPENDIX M

PATTERNS OF FINANCING AT THE INDEPENDENT COLLEGES

TABLE M-1
Independent Colleges Distribution of Scholarships and Grants
By Type

	Non- Resident Tuition Waiver	State Scholar- ship Grant	S.E.O.G.	Institu- tional	Other Federal Scholar- ships or Grants	Other
None	98.4%	68.5%	95.9%	69.7%	98.4%	87.8%
Of Those Reporting Any						
\$1 - 200	38.9%	1.5%	15.6%	15.0%	13.2%	24.0%
\$201 - 400	13.9	1.8	26.0	15.5	18.4	12.0
\$401 - 600	5.6	1.9	21.9	11.8	10.5	16.3
\$601 - 1,000	8.3	6.0	26.0	18.1	34.2	15.2
\$1,001 - 1,500	27.8	12.6	5.2	12.8	10.5	13.8
\$1,501 - 2,000	5.6*	16.7	5.2*	8.7	7.9	6.0
\$2,001 - 2,500	--	54.4	--	6.0	2.6	3.5
\$2,501 - 3,000	--	2.9	--	4.4	--	2.1
\$3,001 and above	--	2.2	--	7.7	2.6	7.1
Mean, Those Reporting Any	\$619	\$1,895	\$568	\$1,103	\$816	\$925

* \$1,501 and above

TABLE M-2
Independent Colleges Distribution of Total Scholarships and Grants*
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	45.5%	13.2%	12.1%	42.6%	15.4%
Of Those Reporting Any					
\$1 - 200	4.5%	1.1%	1.3%	2.7%	-- %
\$201 - 400	5.5	3.3	1.9	8.1	--
\$401 - 600	5.2	4.3	1.9	8.1	9.1
\$601 - 1,000	10.4	7.6	5.7	6.8	--
\$1,001 - 1,500	15.3	3.3	5.7	9.5	9.1
\$1,501 - 2,000	13.2	8.7	11.9	10.8	9.1
\$2,001 - 2,500	19.0	19.6	21.4	16.2	9.1
\$2,501 - 3,000	13.0	13.0	15.7	13.5	27.3
\$3,001 - 3,500	10.3	21.7	12.6	13.5	--
\$3,501 and above	3.7	17.3	22.0	10.9	36.4
Mean, Those Reporting Any	\$1,822	\$2,526	\$2,543	\$2,030	\$2,909
Mean, All	\$993	\$2,192	\$2,234	\$1,165	\$2,462

* Including B.E.O.G.

TABLE M-3
Independent Colleges Distribution of Loans
By Type

	N D S L	LEEP, Nursing, Health Prof.	F I S L	Institu- tional	Other
None	85.2%	99.4%	83.0%	98.2%	95.6%
Of Those Reporting Any					
\$1 - 200	5.0%	13.3%	1.0%	16.7%	8.9%
\$201 - 400	13.7	20.0	5.6	11.9	12.0
\$401 - 600	31.3	20.0	16.7	31.0	11.9
\$601 - 1,000	33.9	6.7	26.6	21.4	20.8
\$1,000 - 1,500	13.7	--	31.9	14.3	16.8
\$1,501 - 2,000	2.3*	26.7	12.7	4.8*	9.9
\$2,001 - 2,500	--	--	3.0	--	5.9
\$2,501 - 3,000	--	--	.5	--	3.0
\$3,001 and above	--	13.3	2.0	--	9.9
Mean, Those Reporting Any	\$687		\$1,160	\$1,087	
				\$641	\$1,219

* \$1,501 and above

TABLE M-4
Independent Colleges Distribution of Total Loans
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	69.1%	40.6%	52.5%	69.0%	61.5%
Of Those Reporting Any					
\$1 - 200	2.6%	1.6%	4.7%	-- %	-- %
\$201 - 400	6.9	14.3	12.8	15.0	--
\$401 - 600	20.4	15.9	23.3	20.0	40.0
\$601 - 1,000	27.0	34.9	26.7	27.5	20.0
\$1,001 - 1,500	22.2	20.6	17.4	25.0	40.0
\$1,501 - 2,000	10.2	6.3	7.0	2.5	--
\$2,001 - 2,500	4.7	4.8	2.3	5.0	--
\$2,501 - 3,000	1.3	--	4.7	--	--
\$3,001 and above	4.8	1.6	1.2	5.0	--
Mean, Those Reporting Any	\$1,112		\$987	\$937	
Mean, All		\$343	\$586	\$445	
				\$309	\$331

TABLE M-5
 Independent Colleges Distribution of Number of Hours
 Of Term/Time Employment
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
1 - 5	11.7%	8.5%	12.2%	6.2%	--%
6 - 10	18.5	17.9	17.2	14.7	30.8
11 - 15	12.6	15.1	17.8	14.0	7.7
16 - 20	8.1	8.5	7.8	8.5	15.4
21 - 25	3.4	3.8	3.3	1.6	--
26 - 30	1.5	2.8	1.1	.8	--
31 or more	1.3	2.8	1.7	.8	--
Mean, Those Reporting Any	11.5%	13.2%	11.6%	12.0%	11.6%

TABLE M-6
 Independent Colleges Distribution of Term-Time Employment
 By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	34.3%	53.1%	37.6%	46.5%	30.8%
Of Those Reporting Any					
\$1 - 200	26.6%	25.3%	24.8%	27.5%	22.2%
\$201 - 400	19.6	22.7	24.8	17.4	33.3
\$401 - 600	14.6	16.0	18.6	18.8	33.3
\$601 - 1,000	16.4	20.0	13.3	8.7	--
\$1,001 - 1,500	7.6	6.7	9.7	13.0	--
\$1,501 - 2,000	5.9	1.3	4.4	5.8	--
\$2,001 - 2,500	3.1	1.3	1.8	5.8	--
\$2,501 - 3,000	1.6	2.7	1.8	--	--
\$3,001 - 3,500	3.7	2.7	.9	2.9	11.1
\$3,501 and above	.9	1.3	--	--	--
Mean, Those Reporting Any	\$764	\$680	\$615	\$733	\$650
Mean, All	\$501	\$481	\$392	\$392	\$450

TABLE M-7
Independent Colleges Distribution of Term-Time Employment
By Type

	College Work-Study	Assistant- ships	On-Campus Non Work- Study	Other
None	85.7%	95.0%	71.7%	65.3%
Of Those Reporting Any				
\$1 - 200	28.0%	33.3%	38.4%	34.1%
\$201 - 400	27.4	18.8	22.2	15.5
\$401 - 600	20.8	16.2	17.4	11.1
\$601 - 1,000	15.7	11.1	14.2	13.6
\$1,001 - 1,500	5.4	9.4	5.5	7.5
\$1,501 - 2,000	.9	5.1	1.2	6.2
\$2,001 - 2,500	.3	1.7	.6	4.2
\$2,501 - 3,000	.3	1.7	--	1.7
\$3,001 and above	1.2	2.6	.6	6.1
Mean, Those Reporting Any	\$480	\$642	\$430	\$803

TABLE M-8
Independent Colleges Distribution of Total Long-Term Indebtness
(Student and Spouse)
By Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	61.2%	32.1%	44.8%	61.2%	30.7%
Of Those Reporting Any					
\$1 - 499	10.0%	9.7%	11.0%	8.0%	22.2%
\$500 - 999	20.3	23.6	37.0	26.0	33.3
\$1,000 - 1,499	19.0	15.3	17.0	22.0	33.3
\$1,500 - 2,499	23.3	26.4	20.0	24.0	11.1
\$2,500 - 3,499	13.6	11.1	8.0	12.0	--
\$3,500 - 4,499	6.7	6.9	3.0	4.0	--
\$4,500 - 5,999	4.8	--	3.0	2.0	--
\$6,000 - 7,499	1.6	--	--	2.0	--
\$7,500 and above	.9	6.9	1.0	--	--
Mean, Those Reporting Any	\$1,991	\$2,156	\$1,525	\$1,730	\$944
Mean, All	\$773	\$1,465	\$843	\$671	\$654

TABLE M-9
Independent Colleges Distribution of Total Annual Income from Employment
(Student and Spouse)
by Racial/Ethnic Group

	WHITE	BLACK	CHICANO	ORIENTAL	INDIAN
None	4.0%	4.7%	3.9%	5.4%	15.4%
Of Those Reporting Any					
\$1 - 999	46.3%	73.3%	64.4%	59.0%	72.7%
\$1,000 - 1,999	28.6	14.9	19.0	24.6	9.1
\$2,000 - 2,999	12.3	5.0	9.2	10.7	9.1
\$3,000 - 3,999	4.0	4.0	4.6	2.5	--
\$4,000 - 4,999	2.5	1.0	.6	.8	9.1
\$5,000 - 5,999	.9	--	--	.8	--
\$6,000 - 7,499	1.9	--	--	--	--
\$7,500 - 8,999	.7	--	.6	--	--
\$9,000 - 11,999	1.1	1.0	1.1	--	--
\$12,000 and above	1.6	1.0	.6	1.6	--
Mean, Those Reporting Any	\$1,796	\$1,134	\$1,269	\$1,320	\$1,136